



Partnering with Trustmark Voluntary Benefit Solutions



You care. We listen.

Trustmark
Voluntary Benefit Solutions[®]

PERSONAL. FLEXIBLE. TRUSTED.[®]

A message from the President

At Trustmark Voluntary Benefit Solutions everything we aim to do starts with you, the customer. That's because in our more than 100 years of experience in the voluntary benefits insurance industry, we've learned that sometimes there is no skill more valuable than the simple ability to listen.

Listening is at the heart of what we do because we understand that brokers want what's best for their clients and employers care deeply about their employees. In turn, we use that passion to shape the way that we do business. As your trusted partner, Trustmark actively listens to understand what you care about most, then delivers innovative solutions backed by exemplary service.

This approach has guided us to the design of award-winning voluntary products that help employees provide comfort and financial security for themselves and their families. It's also taught us to back our products with the resources to improve the effectiveness of an employer's benefits offering while simplifying the management of those benefits.

Ultimately, the goal for us is not just to be viewed by our customers as a business relationship, but as a trusted partner. We've grown our business by putting our customers first and building partnerships that last; we look forward to the opportunity to do the same with you.



President

Trustmark Voluntary Benefit Solutions



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Who we are and what we provide

As a company, we work both internally and with our enrollment partners to make sure the solutions we provide clearly address the issues that matter to our clients.



Innovative solutions provide valuable insurance protection to help fill gaps in coverage and offer greater financial security.



Exemplary service to address the challenges that can come with offering and managing benefits.



Trusted partner: a long history of success in the voluntary benefits industry means we know what it takes to deliver results.

Financial security through voluntary benefits

Employers care about providing valuable benefits that can help reduce stress for their employees. We've taken this to heart and designed award-winning voluntary benefits protection based on the needs of employees. Our aim is to provide maximum protection for when the unexpected happens.

And, while employee protection is paramount, we understand when employers tell us our solutions need to make sense for their company's bottom line. Fortunately, voluntary benefits serve this purpose by helping to attract and retain employees and can be offered at no additional cost to employers.

62%

In fact, 62 percent of employees would not accept a job if the employer did not offer voluntary benefits.*

Trustmark's offers:



Industry-recognized **Universal Life insurance with long-term care**



Award-winning and patent-pending **Critical Illness insurance**



Disability Income insurance (new consumer-driven product coming soon)



Recently updated **Accident insurance** that offers increased benefits for the accidents which are most likely to occur



Mid-market **LifeHealth & Wealth** wellness solution backed by our industry-leading sister company, HealthFitness.



The power of communication and engagement

The right insurance products are a start, but they're only part of a complete solution. We collaborate with our customers to develop educational campaigns which help employees grasp the value of their benefits and make the right decisions come enrollment time. During enrollment, our one-on-one option ensures a hands-on experience that maximizes the effectiveness of the benefits program and opens the door to communication about other initiatives that employers value such as wellness, 401(k) participation or dependent audits.

95%

of employees want and need someone to talk to about their benefits*

Service solutions

Our more than 100 years of experience in the voluntary benefits insurance industry has driven home the value of providing unparalleled service. We accomplish this with customized solutions that lead to a smooth implementation with simple management that is set up for long-term success.



We are unique in that we completely customize the client setup process, which includes billing, processing and benefit counselor training.



We offer a single point of contact for enrollment to make sure our clients receive responsive service.



We can adjust to any payroll cycle. We've been doing payroll deduction billing for years, and with that experience, we're known as one of the best in the industry.



Our relationships with cutting-edge technology firms provides access to benefits administration systems which ease the burden on HR and simplify management.

What our customers say



In terms of broker trust, Trustmark was rated the highest of any insurance carrier included in our survey.



Trustmark customers are more willing to expand their business with us than with any other insurance carrier.



Our research found that even after three years of working together, every customer still expressed a very high or extremely high level of satisfaction with Trustmark.

Trustmark Independent Employer Survey Conducted by The Connell Group. April, 2015.

Trustmark Voluntary Benefit Solutions is a proud part of the Trustmark Companies:

- Employs **4,100 associates**
- **2+ million** lives and plan participants
- More than **\$500 million in premium** written annually
- Rated **A- (Excellent)** by A.M. Best*
- **\$2.1 billion** in assets

**Rating applies to Trustmark Insurance Company and Trustmark Life Insurance Company of New York*

You care. We Listen.

Listening leads to understanding. Understanding builds trust.

We look forward to hearing from you. Together, we can deliver innovative solutions that increase the value of an employee benefit plan and help people protect what they care about most. Visit trustmarksolutions.com/contact-us to get in touch with someone from our team.

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PERSONAL. FLEXIBLE. TRUSTED.®

Underwritten by Trustmark Insurance Company and
Trustmark Life Insurance Company of New York
Rated A- (EXCELLENT) A.M. Best

400 Field Drive • Lake Forest, IL 60045

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