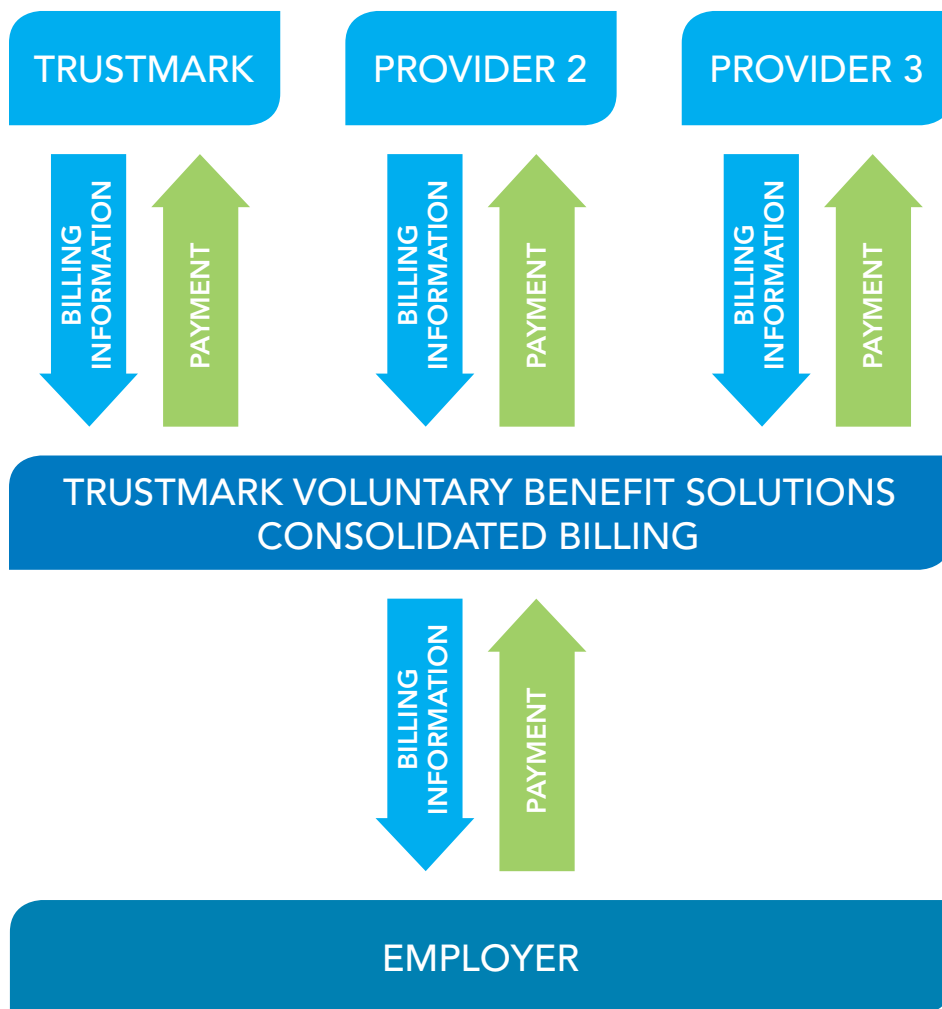


# Trustmark's Consolidated Billing

Providing value is more than just a quality product. Value is also measured in the customer service and flexibility offered to meet employers' needs. Aside from aiming to deliver the best in voluntary benefit products, we make things easy by providing a consolidated billing process at no extra cost to employers. Here's how it works...



## Simple, Accurate Billing



Trustmark takes voluntary deduction information from multiple providers and consolidates into one custom bill for the employer.

The employer submits one payment along with a deduction file or list of individual employee deductions. We take care of the payment reconciliation and pay each provider.

Note: Trustmark's consolidated billing services are not standard for all cases. Fees and restrictions may apply.

*Trustmark*  
**Voluntary Benefit Solutions®**

PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company

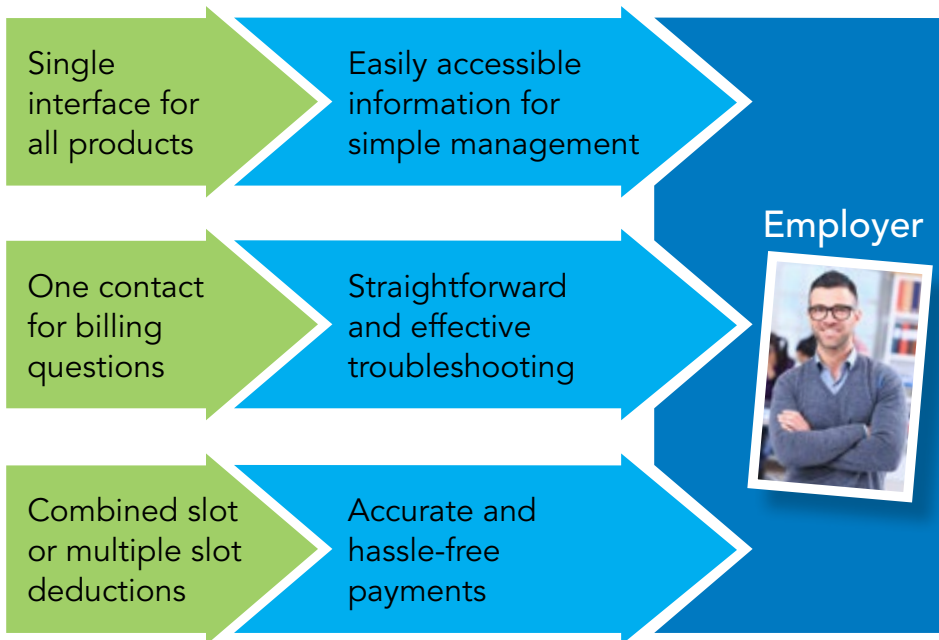
## Employers want it, how do they get it?

Consolidated billing saves employers time and energy, so how can they get it? The requirements are simple and straight forward.

1. Product suite offered must be at least a 2:1 ratio (two non-Trustmark products to one Trustmark product).
2. Benefits must be accessible through an automated interface.
3. Group products can only be billed if we can reconcile premium at an individual level.
4. Case size must be at least 500 eligible employees.

## Multiple benefits, satisfied employers

Consolidated billing is designed to make an employer's life easier and that translates into one thing: time. Employers can now focus their time and energy on larger initiatives such as enhancing benefit plans, adding wellness programs, or other company initiatives.



### Trustmark Voluntary Benefit Solutions®

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Underwritten by Trustmark Insurance Company  
Rated A- (EXCELLENT) A.M. Best

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Follow our blog at [trustmarksolutions.com/blog](http://trustmarksolutions.com/blog).

Trustmark has partnerships with more than 70 companies to support billing for a range of products including:

- Accident insurance
- Critical Illness insurance
- Disability insurance
- Life insurance
- Cancer insurance
- Hospital indemnity insurance
- Long-term care insurance
- Pet insurance
- Property casualty insurance
- Purchase plans
- And many more...

 Trustmark products

Restrictions may apply, please contact your Trustmark regional sales director for details.

### THE TOP TWO REASONS FOR CHANGING CARRIERS ARE:



DISCREPANCY IN  
BILLING



DISSATISFACTION WITH  
CUSTOMER  
SERVICE

Eastbridge Consulting Group, Inc. Broker Opinions of  
Voluntary Carriers Spotlight Report— March 2013.