



*Let's talk life.<sup>®</sup>*

Leveraging Trustmark Voluntary  
Benefit Solutions

Listen. Discuss. Provide Solutions.

*Trustmark*  
**Voluntary Benefit Solutions<sup>®</sup>**  
PERSONAL. FLEXIBLE. TRUSTED.

# A message from the President

In the last 100 years in this business, we've seen and heard it all. Everyone touts flexibility. They talk about a personal touch, and yet clients and their employees often tell us their results with some carriers are not what they expected.

We decided to understand what our customers truly think of us, and were pleased to learn how many said they would recommend us. Many stay because of the great resources, experience and people we have at Trustmark Voluntary Benefit Solutions. As they say, people buy from people.

Do we have great, innovative products? Sure. But, we also have a way of transforming our business year after year to progress and be better, and we've done so for the past 100 years. We bring in people who are cohesive with our values and those of our clients. We align ourselves with brokers and clients who value the same things we do so we can build a strong partnership.

Our way of business is not to tell you about our solutions right from the start. How would we know if they would help you or not? Instead, we listen first, then we discuss and ask questions to learn more about you and your objectives, and only then do we offer our guidance on what may work for you and your clients.

Read on to learn more about how together, we can make the difference for your clients.



**President**

Trustmark Voluntary Benefit Solutions

## Business solutions you can leverage

We take our time to determine what your needs are, because we don't offer a one-size-fits-all solution. We may not always be the cheapest or the biggest, but that's not our focus.

### So what is?

As a company, we work both internally and with our enrollment partners to make sure the solutions we offer you fit with your philosophies. We want to be the answer to your clients' challenges. For this reason, we're selective with whom we work. We strive to set ourselves apart because of how we operate and who we have on our team.





## Filling in the gaps

Let's face it. We all know the cost of healthcare keeps rising, which means employers' bottom lines continue to get hit harder when it comes to providing employees with a complete benefit package.

Voluntary products not only provide employees with additional coverage, they also offer financial protection. The silver lining is that it comes at no cost to your clients.



### Trustmark's complete package offers:

- Universal Life insurance with long-term care
- Critical Illness insurance
- Disability Income insurance
- Accident insurance
- LifeHealth & Wealth wellness solution

## How we do business

We are big proponents of listening. We don't want to push solutions at you or your clients; we want to make sure they are right for you.

We offer that same philosophy when it comes to your clients' employees. Together, we can communicate to and engage your clients' employees. We can deliver

a company's key messages to help employees make more informed decisions, as well as bring awareness to voluntary products and how they can help give employees peace of mind and financial security.

Employee communication can be challenging, when it comes to complex messages such as those associated with healthcare reform. Not to mention, the communication challenges in terms of time and resources. We can work with you to develop educational campaigns

that support your clients' objectives about healthcare reform, as well as on a wide range of other focused messages, such as participation in a consumer-directed health plan, wellness program, 401(k) or a dependent audit.

*We offer a solution that is seamless: from product selection, to enrollment, to communication and engagement.*







## The best of payroll-deduction and implementation

- We customize the client setup process, which includes billing, processing and training.
- We offer a single point of contact for enrollment to help eliminate confusion.
- We've been doing payroll deduction billing for years, and with that experience, we're known as one of the best in the industry.

## In the marketplace

Just because we've been around for 100 years doesn't mean we operate like we used to. We strongly believe in business transformation. And with our years of experience, we're able to think outside the box and work efficiently because of our constant focus on enhancing our business.

And with the changing economy, voluntary products have become a necessity for many employees to help ease the financial burden.

In fact, more than 7 in 10 workers want a better selection of voluntary benefits offered through their employer.\*

\*MetLife: most workers want more employer-sponsored voluntary benefits. Found on lifepro.com on Dec. 3, 2012.



## Listen. Discuss. Provide solutions.

We take it to heart. Whether that means helping employees decide how to keep their financial protection goals on track, or assisting employers with benefits, communications, wellness or engagement. Whatever the case, if you think Trustmark may be the right fit for you and your clients, give us a call at **800.840.4692** or visit **trustmarksolutions.com** for more information.



Visit our blog in the broker news section at [trustmarksolutions.com](http://trustmarksolutions.com) or join the conversations on [f](#) [t](#) [in](#)

### Trustmark Voluntary Benefit Solutions®

PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company

Rated A- (EXCELLENT) A.M. Best

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