

How Employers Can Benefit from IMQs

Utilizing IMQs allows businesses with five or more employees to achieve tailored, cost-effective, and comprehensive health benefits for their employees.



Why IMQs (Individual Medical Questionnaires)?

- **We Make It Quick and Easy:**
Simply provide us with a current census, give us the green light, and leave the rest to us.
 - A quote within 24 to 48 hours.
 - Groups underwritten and onboarded in as few as 5 business days.
- **Tailored Plan Design:**
Can lead to more stable renewals.
- **Current Health History:**
Accurately assess and rate based on true risk.
- **Surplus and Persistency, IMQ Advantages:**
 - 51% of groups that enroll via IMQs have a surplus to be applied in credit or refunded in cash.¹
 - Renewals average lower than other underwriting methods.¹
- **Group's Medical Data Summary:**
Access valuable "report card" information based on summary of health conditions.
- **Convenient Application Options:**
Use paper, online or telephonic.

Why Choose Us? Brokers Say:²

"The underwriting process is easy to navigate and ability to customize plans is great."

"Good product selection and quick installations."

"Customer satisfaction, you take care of the employees from start to finish."

Reach out to your sales contact to get a quote today.

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¹ Survey period: Jan. 1, 2023-Dec. 31, 2023. Trustmark Life Insurance Company (August 2024). ² Results from 2021 Broker Survey administered by Stonegate Advisors, LLC.

Trustmark Small Business Benefits®

Plan design availability and/or coverage may vary by state. Plans are administered by Star Marketing and Administration, Inc., and stop-loss insurance and ancillary coverage are provided by Trustmark Life Insurance Company.

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