

# Enroll For Life

Trustmark's new enrollment capability



Voluntary Benefits



# Today's speakers



**Tom Smith**

Vice President, Enrollment Services  
Trustmark



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Regional Sales Manager, Georgia  
Trustmark

# A little housekeeping...

- When sending questions in the chat, select:  
***To: All panelists***  
***All hosts***
- We will be leaving time for Q&A at the end of the presentation
- All your mics will be muted
- You'll be automatically directed to a survey at the end - please give us your feedback!
- The webinar is being recorded and will be shared for on-demand consumption
- Slides will also be available for download



# Agenda

1. Introducing Trustmark
2. What is Enroll For Life?
  - a. Key features
  - b. Target audience
3. Today's enrollment options
4. Keys to a successful life and long-term care enrollment
5. Case studies: Enroll For Life enrollment participation results
6. Key takeaways
7. Q&A



# Benefits beyond benefits

*More than just a slogan, it's what we do.*

- A modern mutual company with over 100 years of voluntary experience
- A culture of listening – embracing the voice of our partners and customers is in our DNA
- Leader in the life with LTC voluntary space
- **Committed to bringing forth new products and solutions that align with industry needs**



# What's happening in the market?

**85%** of employees  
say that they're confused  
about their benefits<sup>1</sup>

**75%** of employers  
are using digital platforms to  
manage benefits enrollment  
(up 24% in 3 years)<sup>2</sup>

**53%** of employers  
Listed their most recently used  
enrollment method as “self-  
enroll vis website or mobile  
device”<sup>3</sup>



# What's happening in the market?

## Self-service Enrollment

Can work, but still requires employee engagement and support

## Passive Enrollment

Too often self-service enrollment becomes passive, where employees aren't educated or engaged

## The challenge of self-service

How to make self-service work? Especially for small clients lacking resources

# Why now?

- Ben-admin systems are hosting supplemental medical but have limitations with permanent life
- Self-service prompts a passive enrollment
- Employers are looking to provide an LTC solution (WA Cares)
- Non-objectionable product:
  - Post retirement death benefit compliments current plan
  - Conversion cost of group term
  - Increasing premiums and the death benefit reduction of supplemental term





What is Trustmark **Enroll For Life**<sup>TM</sup>?



# Trustmark **Enroll For Life**

- Is a self-service benefits enrollment platform delivering Trustmark's permanent life with long-term care solutions
- Available for cases under 500 lives
- Designed to help brokers and employers:
  - Engage employees
  - Streamline administration
  - Boost benefits participation





**EnrollForLife™ offers insurance plans designed to provide living and legacy benefits for immediate and long term asset protection.**

Opt In, Up, Or Out® Enrollment Options

Start Enrollment

### Opt In

Where you can select the minimum

### Opt Up

Where you can select a higher amount  
and/or add dependents

### Or Opt Out

Where you can decline coverage



# Trustmark **Enroll For Life**

## Key features

Key features	Key results
Built-in platform for email and text messaging	Easily engage and educate employees on their benefits to drive participation
Mobile-friendly design	Enroll anytime, anywhere – from a laptop, tablet, or mobile device
Live chat and call center support	Give employees the guidance they need without burdening HR resources
Built-in reporting and dashboards	Get easy insights into your enrollment performance
Encrypted platform with two-step verification at admin level	Secure employee and employer data through a system you can trust



# Who is the target audience?

- Employers who have avoided permanent life due to core benefit platform limitations
  - Enrolling an issue age benefit without underwriting
- Small and medium employers uninterested in restricting the offering to a few face amounts, GI limits, and employees only



# Today's enrollment options...

- Selerix
- Simplink
- Native builds
- Outsourcing enrollment





# Keys to a successful Life + LTC enrollment

- Allow sufficient time to advertise enrollment
- Prepare the audience with pre-enrollment communication
- Employer agrees to communication schedule and engagement strategy
- Tailored marketing resources
  - EnrollForLife.com
  - QR code
  - Email - whitelisting
  - Text
  - Product videos
  - Brochure
  - Promoting live chat
  - Call center support

# Case studies: Enroll For Life enrollment for participation results

# Case study: Unsupported, self-enroll case

## Case background

- 325 eligible employees
- Simplink integration case for off-cycle enrollment
- Focus on Universal Life with Long-term Care
- Self-directed and call center appointments
- Excellent support from HR for personal email messaging, webinars, and call center scheduling
- Active decision making **NOT** required

## Results

Seen	11
Employee Application	3

**Decline to issue**



# Case study: Nebraska Medical Company

## Case background

<b>Location</b>	Lincoln, NE
<b>Industry</b>	Medical offices
<b>Case size</b>	105 eligible lives
<b>Product</b>	Trustmark Universal LifeEvents®

## Results – 19% participation!

<b>Active response rate</b> (% of EEs who engaged with platform)	80%
<b>Eligible employees</b>	105
<b>Opt-In/Up</b> (EE participants)	20
<b>Plan participation rate</b>	19.05%
<b>Active response participation rate</b> (% of EEs who engaged with platform and participated)	23.81%
<b>Annualized premium</b>	\$29,934.12

## Sales story

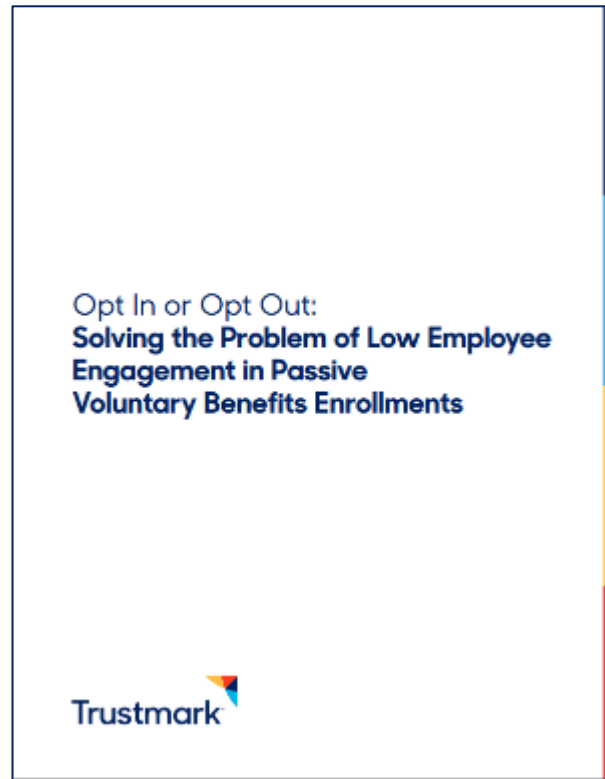
- Broker & Trustmark Regional Sales Director introduced Enroll For Life based on prior experiences
- Enrollment ~1 month long

# Key takeaways

- Employers need more effective self-service enrollment solutions
- These enrollment solutions are especially needed for life and long-term care products
- Enroll For Life:
  - Is an easy to administer self-service benefits enrollment platform that excels at delivering Trustmark's permanent life with long-term care solutions
  - Is built to maximize enrollment results by making enrollment simple
  - Is highly effective for off-cycle enrollment
- Belief in ongoing need for enrollment entities - leverage those capabilities where appropriate

# Want to learn more about Trustmark Enroll For Life?

We've got you covered:



[Whitepaper](#)



[Flyer](#)

# Want to have a conversation?

- Contact your sales representative for next steps:
  - Schedule a demo
  - Access Enroll For Life marketing materials





Let's chat: Any questions?

# Trustmark Enroll For Life™

# Thank You

