



Amwins Connect Partnership

Trustmark Small Business Benefits

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Small Business Benefits



Housekeeping

- Please keep phones muted during the presentation
- Dale and I will tag-team through the material
- We'll pause along the way for questions, send a Teams chat
- Plan to hit on all the meeting invite topics

Who is Trustmark?

Who is Trustmark?



We are part of the Trustmark companies, which have consolidated assets of \$2.6 billion and more than 2 million covered lives or plan participants.



Trustmark Life Insurance Company is rated A (Excellent) by A.M. Best.



The Trustmark family of companies has a history going back **110 years** in the employee benefits industry.



We offer solutions that help enhance wellbeing and provide greater financial security.

The Trustmark Enterprise

Drive growth and invest in our businesses to deliver the greatest value for customers

Trustmark's Core Businesses

Small Business Benefits

- Level-funded health plan administration and stop loss protection for groups with 5-300 employee lives

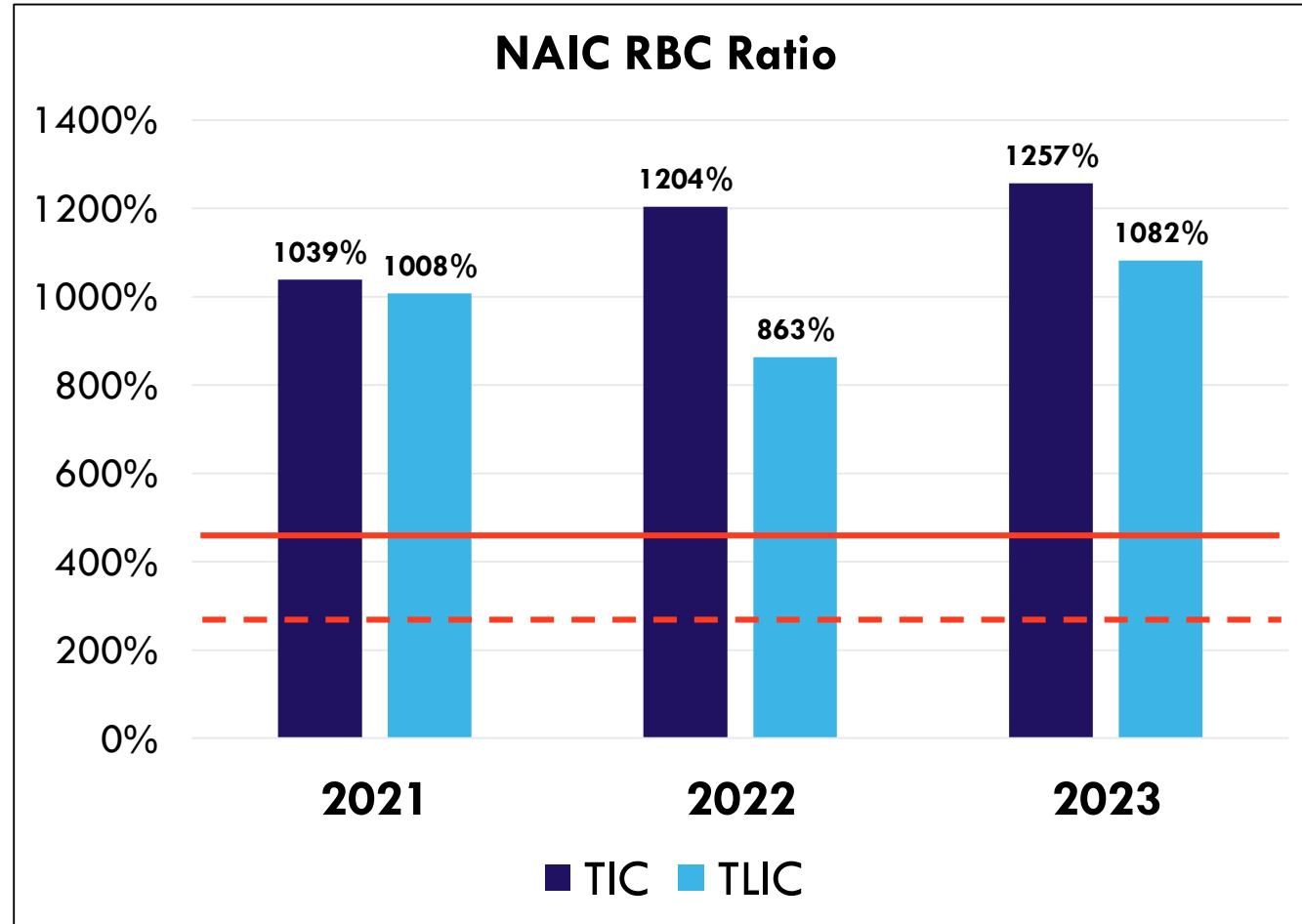
Voluntary Benefits

- Life, Accident, Critical Illness, Disability, and Hospital insurance to employees of mid to large sized groups

HealthFitness

- Builds and manages comprehensive fitness solutions for mid to large companies and organizations

Financial Strength



*Red lines represent levels that trigger regulatory oversight

What We Do



- We deliver benefits to small to mid-size businesses with 5-300 employees, providing level-funded health plans.
- Our level-funding solutions offer employers the predictability of set monthly payments.
- Self-funded plans are administered by Star Marketing and Administration, Inc., a Trustmark Company.
- Stop-loss insurance is provided by Trustmark Life Insurance Company.

Small Business Benefits

What We Offer

What We Offer



- Comprehensive major medical and preventive-only plan designs
- Plan designs are based on both PPO and reference-based pricing models
- Ancillary coverages

What We Offer: PPO Plan Designs



- Nationwide access to national and regional PPO networks, including Aetna Signature Administrators® (ASA) PPO Network, Cigna® PPO Network and PHCS
- Trustmark *HealthyEdge*SM/Trustmark Healthy Incentives®
- Copay Plans
- CDHP plans
- No-cost HRA administration

What We Offer: Reference-Based Pricing

Since 2017, we have offered industry-leading comprehensive medical reference-based pricing plan designs¹



Trustmark Healthy ChoicesSM reference-based pricing plan designs

- 15% avg. rate advantage vs. network plans
- Use ClearHealth Strategies as RBP vendor
- CDHP available



Balance Bill protection

- Only 2% of claims are balance billed
- Resolved in 8 days or less on avg.
- Covered under the plan and stop loss insurance

¹2018 Broker Survey administered by The Dieringer Research Group.

What We Offer

Customize Your Health Plan Design with:

- Choice of Deductible, Out-of-Pocket Maximum, Coinsurance, Copays, Prescription Benefits
 - “Mix and match” functionality offers unparalleled flexibility – no canned plans
- Multi-option plan designs, up to four plans to offer
 - 4% load for multi-plan offerings
- Choice of five different surplus options

Customize Your Health Plan Design

Our self-funded plan designs are flexible and offer a wide range of choices so you can customize your plan to meet your needs and budget.

Benefit Period	<ul style="list-style-type: none"> ■ Calendar Year - The 12-month period from January 1 to December 31 during which covered expenses can be applied to satisfy the deductible. The accumulation period resets every January 1. ■ Plan Year - The 12-month period during which covered expenses can be applied to satisfy the deductible. The plan year begins with the group's effective date and the accumulation period resets 12 months later, on the plan's anniversary. 			
Individual Deductible¹ (in-network/out-of-network)	■ \$ 0/\$3,000	■ \$2,000/\$5,000	■ \$5,000/\$10,000	■ \$8,000/\$15,000
	■ \$ 250/\$3,000	■ \$2,500/\$5,000	■ \$5,500/\$15,000	■ \$9,000/\$20,000
	■ \$ 500/\$3,000	■ \$3,000/\$7,500	■ \$6,000/\$15,000	■ \$9,450/\$20,000
	■ \$ 750/\$3,000	■ \$3,500/\$7,500	■ \$6,500/\$15,000	
	■ \$1,000/\$3,000	■ \$4,000/\$10,000	■ \$7,000/\$15,000	
	■ \$1,500/\$5,000	■ \$4,500/\$10,000	■ \$7,500/\$15,000	

Coinsurance

(in-network/out-of-network)

■ 100/70

■ 90/60

■ 80/50

■ 70/50

■ 50/50

Individual Out-of-Pocket Limit¹

(in-network/out-of-network)

■ \$1,000/\$7,500

■ \$3,500/\$10,000

■ \$6,000/\$17,500

■ \$8,000/\$20,000

■ \$1,500/\$7,500

■ \$4,000/\$15,000

■ \$6,500/\$17,500

■ \$8,500/\$20,000

■ \$2,000/\$7,500

■ \$4,500/\$15,000

■ \$7,000/\$17,500

■ \$9,000/\$25,000

■ \$2,500/\$7,500

■ \$5,000/\$15,000

■ \$7,500/\$20,000

■ \$9,450/\$25,000

■ \$3,000/\$10,000

■ \$5,500/\$17,500

The individual out-of-pocket limit is the amount of covered charges the member must pay each year. The out-of-pocket limit includes the plan deductible, coinsurance, copays, access fees, and prescription deductibles, coinsurance and copays.

Family Deductible¹ and Out-of-Pocket Limit¹ Multiplier

A multiple of the individual deductible and out-of-pocket limit.

■ One time

■ Two times

Benefit Options

Select a physician/specialist office visit copay, urgent care center copay and emergency room copay to personalize your self-funded health plan design. If desired, a therapy and/or alternative medicine copay can be selected, with the amount dependent on the physician/specialist office visit copay selected. Copays apply toward the out-of-pocket limit, but do not apply toward the plan deductible.

Physician/Specialist Office Visit	Therapies (optional copay)	Alternative Medicine (optional copay)	Urgent Care Center ¹
■ \$20 copay	\$20 copay	\$20 copay	■ \$40 copay
■ \$25 copay	\$25 copay	\$25 copay	■ \$45 copay
■ \$30 copay	\$30 copay	\$30 copay	■ \$50 copay
■ \$35 copay	\$35 copay	\$35 copay	■ \$60 copay
■ \$40 copay	\$40 copay	\$40 copay	■ \$65 copay
■ \$45 copay	\$45 copay	\$45 copay	■ \$75 copay
■ \$50 copay	\$50 copay	\$50 copay	■ \$80 copay
■ \$60 copay	\$60 copay	\$60 copay	■ \$85 copay
■ Deductible and coinsurance	Deductible and coinsurance	Deductible and coinsurance	■ \$100 copay
			■ \$125 copay
			■ Deductible and coinsurance

Outpatient Prescription Drug Benefit Choices Offer Flexibility

Trustmark *HealthyEdge*SM self-funded plan designs offer 2 prescription drug benefit options to meet your group's needs: a prescription drug card or the Price Assurance Program.

1 Prescription Drug Card

Prescription Deductible
Must be met in full every year by each member before the copay applies.
The prescription deductible does not apply to generics.

■ \$0 per person | ■ \$250 per person | ■ \$500 per person

30-Day Supply				90-Day Supply		
Retail Copay			Specialty Drug Copay*	Mail Service Copay		
Generic (Tier 1)	Preferred Brand (Tier 2)	Nonpreferred Brand (Tier 3)	Specialty Drug Copay* (Tier 4)	Generic (Tier 1)	Preferred Brand (Tier 2)	Nonpreferred Brand (Tier 3)
■ \$ 0	\$50	\$80	\$200	\$0	\$125	\$240
■ \$10	\$35	\$ 55	\$200	\$20	\$85	\$165
■ \$15	\$35	\$ 65	\$200	\$30	\$ 85	\$195
■ \$15	\$50	\$ 80	\$200	\$30	\$125	\$240
■ \$20	\$65	\$ 95	\$200	\$40	\$160	\$285
■ \$20	\$75	\$105	\$300	\$40	\$185	\$315

2 Price Assurance Program

This program promotes prescription drug savings at designated pharmacies nationwide. Covered prescription drugs are subject to the in-network plan deductible and coinsurance when the prescription is filled at a designated pharmacy.

When members present their medical ID card at a designated pharmacy, they receive:

- The lowest price available in that store, on that day
- Generic drug savings
- Drug utilization review

OR

The Price Assurance Program includes most drugs that, by federal law, require a prescription. If a prescription drug is excluded from coverage under your self-funded plan design, members may still receive a discount on their prescription through this program.

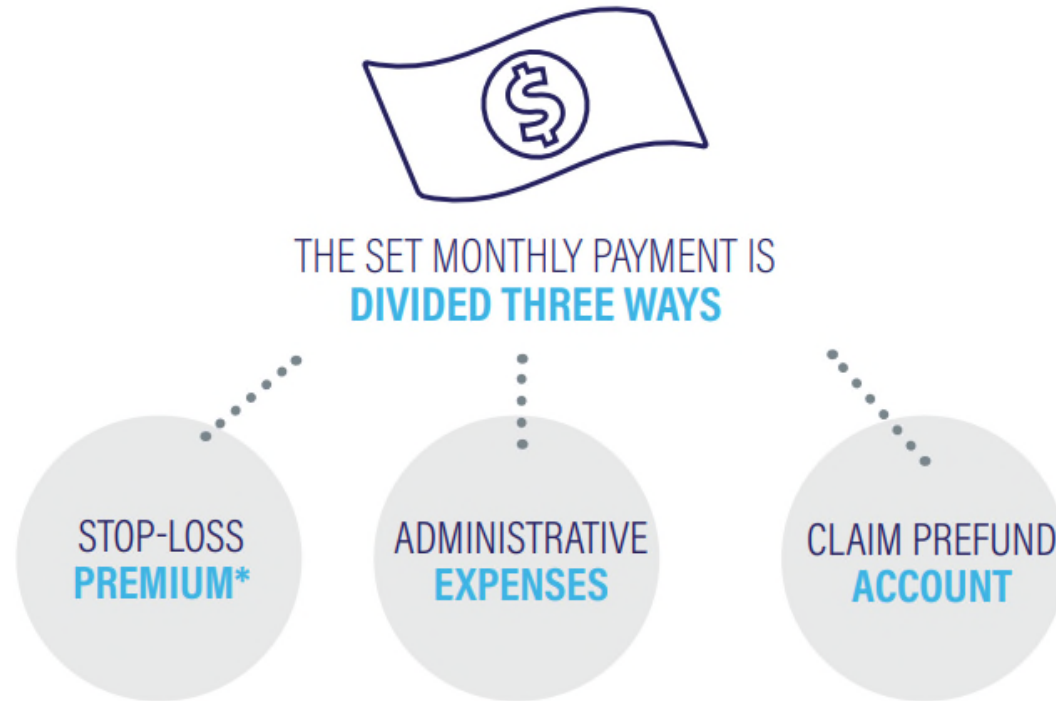
What We Offer – Ancillary Products

Dental, Life/AD&D Coverage Available

- Fully insured dental coverage option
 - Indemnity and PPO plan designs available
 - Aetna Signature Administrators® (ASA) Dental PPO Network
- Life/AD&D: Choice of a flat amount or specific amount per employee class
 - Up to 14 employees: \$15,000 to \$30,000
 - 15 or more: \$15,000 to \$50,000
 - Dependent Life/AD&D coverage also available

Self-Funding & Surplus Options

Level Funding Details

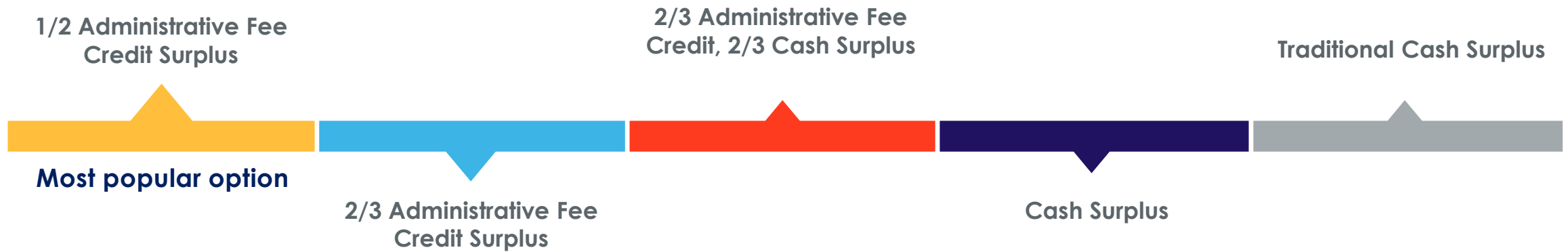


¹Not all surplus options have a cash option.

Level Funding Details

- Specific and aggregate stop loss insurance
- 12/27 Contract period (except Traditional Cash Surplus Option with a 12/21)
 - 12-month plan year followed by a 15-month runout period
- Surplus Determination occurs in the 4th month after the end of the plan year
 - If claim funds are positive at end of plan year, the Terminal Liability reserve and administrative fee credit are established
 - If all claim funds are exhausted, stop loss coverage covers remaining claims

Five Surplus Options



Underwriting

Underwriting Options



- Groups with five or more enrolled employees use **Individual Underwriting** with Individual Medical Questionnaires (IMQs)
- Qualified groups with 25 or more employees can use **Simplified Underwriting**, and can be issued and onboarded in as few as 5 business days
- Employers with 100 or more enrolled employees can opt to use **experience underwriting**

Underwriting Details



5 – 24 enrolled (Traditional Underwriting):

- Individual Medical Questionnaires (IMQs) required
 - Paper, EasyApps, FormFire, Ease, other carrier apps.
 - *Express Connect* enrollment – phone and online
- Current renewal
- Required for all virgin groups

25-99 enrolled (Simplified Underwriting):

- Simplified Underwriting Risk Review Form
- Member-Dependent Level Census
- Current renewal
- Prior carrier bill (optional)

100+ (Experience Underwriting):

- 2 years of claims experience, including high claimant report
- Renewal
- Invoice

Value-Added Benefits

Value Added Benefits



Healthcare Bluebook™

An online consumer tool providing quality and cost transparency for medical tests and procedures



Teladoc®

Provides access to a U.S. board-certified doctor for:

- Non-emergency general medical care
- Mental health services
- Dermatology



Included Health

Provides a medical second opinion from a physician specializing in the area of need at no additional cost to the employee



CareChampion 24/7®

Provides advisors 24/7 to help navigate, educate, support and advise employers and members about healthcare related issues*

**this is an optional benefit*

Small Business Benefits

PrudentRx Specialty Drug Savings Program



Small Business Benefits

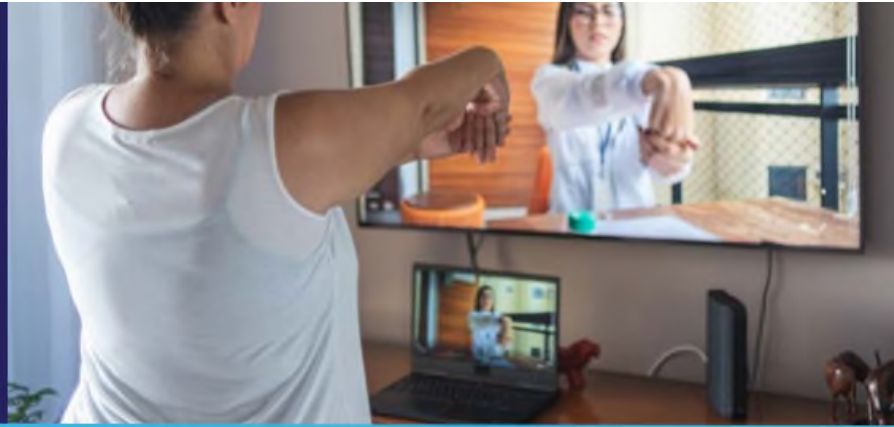
PrudentRx® is a specialty drug copay assistance program that can reduce costs for covered employees and employers. PrudentRx, a partner of CVS caremark®:

- **Provides enrollment assistance** to covered employees in the manufacturer copay assistance programs for eligible specialty drugs on the PrudentRx Specialty Drug List.
- Means covered members who enroll in PrudentRx program **pay \$0 for eligible specialty drugs** included on PrudentRx's Specialty Drug List.
- **Offers savings opportunities for employers'** health plans when manufacturer copay assistance obtained through PrudentRx is applied to the cost of specialty drugs.
- Monitors daily claim files and prior authorization requests to:
 - **Identify covered employees taking eligible specialty drugs.**
 - **Reach out to covered employees** taking one or more specialty drugs included on the PrudentRx Specialty Drug List to assist with questions and enrollment.

Covered employees can also call **1-800-578-4403** to enroll. If they do not enroll in the PrudentRx program, they will be responsible for a 30% Coinsurance on Specialty Drugs that are on the PrudentRx Specialty Drug List.

Small Business Benefits

Vori Health Virtual Treatment for Back, Neck and Joint Pain



Small Business Benefits

For effective dates of Aug. 1, 2024, and later, covered employees and their dependents 18 and older have access to Vori Health's virtual musculoskeletal (MSK) treatment for back, neck and joint pain.

Available at no additional cost to covered employees, this service helps save on healthcare costs by avoiding more invasive procedures and can be done on their schedule at home.

- Covered employees can schedule telehealth visits with a care team that includes doctors and physical therapists.
- A personalized treatment plan for MSK conditions will be provided by the care team.
- Included with all major medical plan designs.
- Easy and convenient to get started.

Small Business Benefits

Value Added Benefits



Active&Fit Direct*

- **Thousands of Fitness options**
 - Choose from 12,700+ standard gyms for just \$28 per month
 - Plus, 8,700 premium exercise studios with 20%-70% discounts at most locations
- **Flexible & Affordable**
 - No long-term contracts. Switch gyms and cancel with ease
 - Join multiple gyms and get a \$5 monthly discount on each additional membership
- **Go Beyond the Gym**
 - Get Fit at Home for free with 12,000+ on-demand workout videos before you enroll

**this is an optional, employee paid benefit*

Small Business Benefits



The background consists of several overlapping, semi-transparent geometric shapes in shades of orange and red. A large, light-orange shape is on the left, while a darker red shape is on the right. They overlap in the center, creating a gradient effect.

Health and Wellness

Wellness Management

The optional Lifestyle Management program is available



Includes online wellness tools and resources powered by Vitality



Members can take the Vitality Health Review™ to assess their current health status, discover their Vitality Age® and plan healthy activities earn Vitality Rewards® !

Compensation & Appointments

Compensation



- *Lucrative compensation* offers brokers a choice of either Per Employee Per Month (PEPM) or Percent of Paid Stop-Loss Premium
- Compensation is flexible

Broker Appointments



- Trustmark will verify if a broker is licensed at the time a group is submitted to Underwriting
 - Broker must be licensed in group's situs state
- After underwritten rates are provided, the broker agreement and appointment forms will be requested with the final outstanding requirements

We Are Here to Help

What Makes Trustmark Different?



- Flexible, easy to configure plan designs
- Service – Sales service, Trusted Member Care and CareChampion member services are second to none
- Star Marketing TPA and Trustmark Life Insurance are Trustmark companies
- RBP Balance Bill protection
- No-cost HRA administration
- Adjustable broker commissions
- No contribution requirements & flexible participation rules
- **The Trustmark Sales team** is here to support Amwins Connect!

Small Business Benefits

Quoting Requirements



- Quote turnaround time is **24-48 hours**
- **Information needed to quote:**
 - Group Name
 - Zip code (Corporate office)
 - Additional locations?
 - Nature of business or SIC code
 - Census
 - Name
 - Age or Date of Birth
 - Gender
 - Coverage status; EE, ES, EC, or FF
 - Number of children in each, if applicable
 - Zip codes
 - Current Carrier
 - Copy of current SBC(s), if available
 - Copy of renewal, if available
- Writing agent

Your Amwins Sales Rep. will guide you through the process – from initial quote request to sold group!

Personal Service

Get what you need, quickly. Amwins and Trustmark are here to help.



- Creative plan designs
- Quick turnaround on proposals with simplified underwriting
- Plan Administration from a team committed to exceptional service
- Contact your Amwins Connect Sales Rep.
- **Amwins website – www.amwinsconnect.com**

Small Business Benefits

THANK YOU

Dale Kumpula
Jim Howe

Small Business Benefits



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

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