

As healthcare costs continue to rise, you have to do more to control expenses than just manage healthcare plans. To be successful, you have to take on a new role. Become a champion of employee behavioral change. Get employees actively engaged.

Need a brand new solution to help you achieve that?

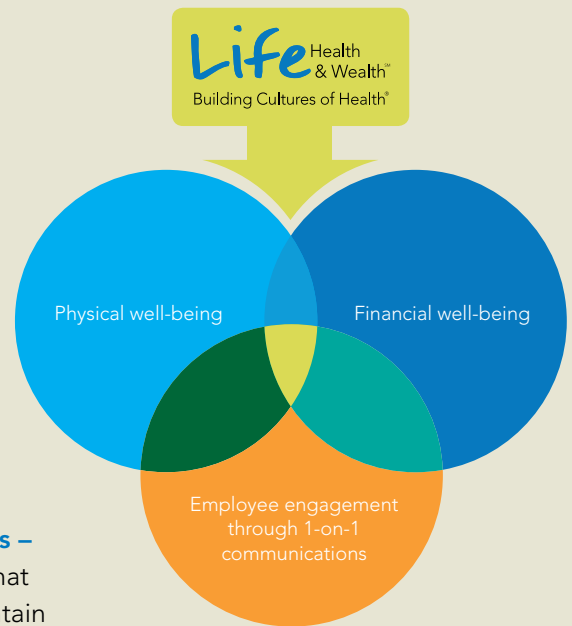
We've got one...



Introducing Trustmark's **Life** Health & Wealth™ Building Cultures of Health®

LifeHealth & Wealth is an employee engagement engine that delivers a complete suite of solutions, all designed to create a culture of physical and financial well-being. Our strategic one-on-one approach opens the door to high levels of interest, engagement and participation.

LIFE: Engagement solutions – Multimedia communications that engage, educate and encourage employees to be active and informed healthcare consumers. Topics range from how the rising cost of health care affects employees to preventive care to high-deductible health plans to so much more.



- **HEALTH: Wellness solutions** – Turnkey wellness solutions that motivate employees to maintain and improve their health. Powered by Health Fitness Corporation.
- **WEALTH: Financial solutions** – Voluntary benefits that protect employees' financial well-being from the impact of health plan cost-shifting. Solutions for Life, Accident, Disability Income and Critical Illness coverage.



Filling the gap.

As you grapple to find ways to manage healthcare costs and boost employee engagement, voluntary benefits can help. The perfect complement to today's core plans; voluntary products offer a unique solution to healthcare cost increases and the coverage gaps they create. Voluntary benefits are perfect for employees worried about high deductibles.

Protection they need. Features they want.

Universal Life

Universal Life insurance plays an important role in any balanced financial plan. Our Universal Life (UL) series includes three permanent solutions (UL, Guaranteed UL and Universal LifeEvents®) each available with Living Benefits for long-term care.

Critical Illness

Critical Illness insurance pays benefits upon first diagnosis of a covered life-threatening, but not life-claiming illness. It covers many of the costs of having the illness, getting treatment and maintaining everyday expenses, including deductibles, copays, special treatments, lost income and much more. An optional Health Screening Rider identifies and reduces health risks by paying for screening tests and/or immunizations.

Disability Income

Disability income insurance pays benefits that help maintain everyday life when a disabling injury or illness prevents an employee from working and earning a paycheck. Benefits are not integrated with any other coverage and can be matched to any employee payroll cycle.

Accident

Accident insurance pays benefits for unexpected medical and everyday expenses that add up quickly after an accident. It covers initial care, injuries, and follow-up care and wellness checkups. And it offers 24-hour coverage, on and off the job.



One engine. Multiple ways to make it work for you.

Want a strategic business partner who can help manage healthcare costs, deliver products employees want and create a more engaged workforce? **Let's talk.**

Ask your broker to give us a call at 800.840.4692.