



GROUP

producer

A Publication for the Brokers and Producers of Trustmark Group Insurance,
a Division of Trustmark Life Insurance Company

OUTLOOK

Bob's OUTLOOK

Renewals and Trustmark Group Select page 1

Broker's CORNER

Honoring Our Brokers page 3

On DISPLAY

Coming Soon to Arizona, Michigan - Trustmark Group Select page 2

New Group Plans Target Middle Market page 2

New Low Copays page 3

New 51-99 Business Unit page 3

Coming SOON

Express Online To Add Ongoing Maintenance page 3

Take NOTE

New EOB Offers Savings, Improved Functionality page 4

On Time Quotes Every Time? Consider It Done page 4



Renewals and Trustmark Group Select

So far in 2005, two stories are garnering big attention in Trustmark

Group Insurance. We think both are success stories in the making that also represent a renewed commitment on our part to be a more complete and proactive provider of healthcare benefits.

So far in 2005, Trustmark Group Insurance is off to a great start relative to persistency. More groups are staying with us now. And although there's still a long way to go and a lot of hard work left to do, we're encouraged by the upward trend of those numbers.

Over the past few years, we've made a concerted effort to improve our persistency rating dramatically. And that's what we're seeing. We now have better tools, techniques and skills for better managing our accounts. For us, renewal success is a team effort, and here at Trustmark, everybody has bought into that fact. Our underwriters, our ESRs, and in particular our account management team have matured and are really starting to click. We want to continue to discuss on a regular basis how each group is doing in terms of its claims experience and what we can do to help keep healthcare costs in check. Your feedback has been invaluable in helping us improve our persistency rate and we hope you'll continue to offer your expertise to our account management team.

The same goes with the new business unit we're introducing in the second quarter of 2005 that's geared exclusively to the middle market. Trustmark Group Select will soon be offering tailored healthcare plans to groups with 51 to 99 employees starting in Arizona and Michigan. Trustmark Group Select will also be doing business in additional states once required filings are approved. We'll be keeping you informed of those developments as they become official.

We're excited about Trustmark Group Select. Our research has told us that the 51-99 market deserves special attention and focus. To provide that focus and dedication, we've assembled a great team of people who've been moving quickly to better serve the unique needs of the middle market. We are very encouraged that early feedback from our producers on our product designs has been very positive.

In closing, thank you once again for being a valued partner with Trustmark Group Insurance and for helping us raise the bar and the expectations for the benefit of our mutual clients.

Bob Cone
Senior Vice President of Sales & Marketing
Trustmark Group Insurance

At Trustmark Group Insurance, we like to profile our top producing brokers and agencies, and their achievements with us, to help galvanize key business relationships. We're also sharing their feedback about key issues in the healthcare marketplace.

"Brokers are the focal point of our marketing efforts in 2005," said Steve Salzman, Assistant Vice President of Marketing. "Being aware of who our top producers are will help our marketing efforts successful."

This month, we're profiling Carolyn Mitchell and Sonny Espinoza from Roswell, N.M. Sonny and Carolyn have been working together as a team for the past 15 years, and active Trustmark brokers for the last five years.

Honoring Our Brokers - Carolyn Mitchell & Sonny Espinoza

Carolyn Mitchell

United Benefits, Inc.
Roswell, N.M.
Industry Experience:
19 years



Keys to Success

"It's the support after the sale that's critical. Our clients know if they need anything, they can call us. We resolve claim issues promptly and our clients appreciate that."

Working with Trustmark

"With a recent multi-state case, the group was up and running within two weeks. They are focused on making our jobs easier."

BROKERS ARE THE
FOCAL POINT OF OUR MARKETING
EFFORTS IN 2005

- Steve Salzman

Sonny Espinoza

United Benefits, Inc.
Roswell, N.M.
Industry Experience:
28 years



Working with Trustmark

"Most of our business is with Trustmark. They service our clients extremely well and are flexible in building plans that meet our clients' needs. We're able to talk directly with the underwriters at the home office who get back to us quickly."

Industry Outlook

"The increasing costs of healthcare are a real problem in New Mexico where there are a lot of low wage earners. People who are making \$8.50 an hour can't afford \$1,000 monthly premiums. The HSA may be a good option for them. Since the population is not highly educated, we need to make sure they understand the concept behind HSAs."

Coming SOON

Express Online To Add Ongoing Maintenance

Groups will soon be able to conduct all their eligibility enrollments and updates online, 24 hours a day, seven days a week. Here's a peek at some of the new features:

- Conduct all enrollments on line including new hire, life event, late, open and special enrollments
- Add and terminate dependents
- Add terminated members and dependents to COBRA
- Maintain member and dependent personal data
- Maintain beneficiary designations

- Review member changes that could affect payroll deductions through pend/approval process
- Access several reports including member and dependent enrollment reports and a report that identifies members who have dependents reaching the contract's limiting age.

Currently, groups can enroll during their initial new group enrollment only. The new features will be available in early summer. For more information, ask your Trustmark local sales representative.

New Group Plans Target Middle Market Customers

The new model for mid-size groups represents a formidable combination of the experience and expertise the company has gained via its small group division, Starmark, and Trustmark Group Insurance, its large group division. Trustmark Group Select will medically underwrite middle market risks while relying on existing Trustmark and Starmark relationships for the distribution of its products and services.



Trustmark Group Select Team

Front: Brenda Mindock, Dave Flores, Shelley Kidwell
Back: Matt Malpede, Bob Hook, Jim Howe, Chris Wathen, Dale Kumpula

“We believe the traditional health insurance focus on just small group and large group isn't enough anymore,” said Bob Cone, Vice President of Sales and Marketing, Trustmark Group Insurance. “We miss the mark if we try to be one or the other for the 51-99 segment.”

“Through medical underwriting, we'll be able to price our coverage at a level that is appropriate for the health risk the group represents,” said Dave Flores, Vice President, Trustmark Group Select. “Our goal is to strike the balance between securing the information needed to appropriately price the risk and making the gathering of needed health information as streamlined for our brokers as possible.”

“We want to provide the final rates more quickly while also making sure we're pricing the group accurately out of the gate,” added Howe.

Successfully delivering on the “basics” of a group health plan, including sales service, timely quotes, ID cards, and claim payments, has traditionally been a Trustmark strength. Trustmark Group Select looks to continue that tradition. Its value proposition states: “Operational excellence in our administrative services will ensure dependability and consistency from day to day.”

Trustmark's new middle market plans and model have garnered positive feedback from its relevant constituencies, including Brokers, Group Sales Representatives, Account Managers, Starmark Managing General Agents and the District Sales Managers of MultiBenefit Services, Inc.

“So far, feedback on our product designs has been very positive,” said Flores. “And this research has also given us valuable information about how to set up our sales and underwriting processes so they will be most effective in this market.”

WE WANT TO PROVIDE THE FINAL RATES
MORE QUICKLY WHILE ALSO MAKING
SURE WE'RE PRICING THE GROUP
ACCURATELY OUT OF THE GATE.

- Jim Howe

Coming Soon to Arizona, Michigan - Trustmark Group Select

Trustmark Group Insurance announced the new brand name for its new business unit. Trustmark Group Select will offer specialized healthcare plans and services for groups with 51-99 employees. Both the Trustmark Group Select name and accompanying logo were chosen to maximize and leverage the value of the Trustmark brand, specifically Trustmark Group Insurance.

“Select” defines who we are on several levels,” said Jim Howe, Director of Marketing, Trustmark Group Select.

“We're targeting a select segment of the Trustmark Group Insurance market as well as a specific segment of the employer market. Our underwriting approach will most likely appeal to a select number of brokers and employers at first, and our plan designs offer a more select number of options to better meet the unique needs of our target customer.”

Arizona and Michigan will be the first states to have access to Trustmark's new middle market plans. Our broker partners in those states will be contacted as the quoting process begins in April.

Building Cultures of Health

Embracing health as an integral part of a corporate culture leads to healthier employees *and* fiscally fit bottom lines. That's what *Building Cultures of Health* is all about. At Trustmark, *Building Cultures of Health* is an ongoing goal and a commitment we all share. We're helping employers better manage their health-care costs with products and services designed to help employees feel good and stay productive.

On Time Quotes Every Time for 100+ Groups

Brokers can consider it done when it comes to getting renewals and new business quotes on time. On-time quotes are part of a renewed commitment from Trustmark Group Insurance to provide brokers with the kind of service they need to be successful.

From the moment a quote comes in, a Trustmark Sales Executive works hand in hand with a dedicated underwriter to make sure the quoting process is a quick one, 10 business days or less, 100 percent of the time.

"Looking at our performance over the last quarter of 2004, the busiest quarter for Underwriting, we've met our service standards 100 percent of the time for renewals and 97.8 percent of the time for new business quotes," said Pattie Daley, Second Vice President, Underwriting, Trustmark Group Insurance.

For more information about Trustmark's On-time Quote Performance Guarantee, **e-mail us at:**
consideritdone@trustmarkins.com
or call us at (866) 860-2783.

New EOB Offers Savings, Improved Functionality

Expense reduction was the primary motivator behind the new Explanation of Benefit (EOB) form and process implemented in late January throughout the Trustmark organization. Plan members will notice a more eye-catching, consumer friendly EOB, while behind the scenes, Trustmark saves money and gets increased functionality.

Trustmark expects to save 10 percent in mailing and postage costs through the Healthpayers USA program from its new vendor, Advanced Business Fulfillment (ABF). That program allows Trustmark to combine postage across all divisions by centralizing communications to healthcare providers. The new EOBs can be viewed online by customer service representatives and claim adjusters. Modifications to the form can also be made from their desktop.

“ABF allows dramatic reduction in programming time and allows us to review the new document in minutes,” Bollinger said.

“Changes can also be made online instead of manually.”

Social Security Numbers will be removed from the EOB form to help protect employees from identity theft.

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