

More Opportunities for Your Clients to Save with Guaranteed Surplus!



Small Business Benefits

New business clients who have five or more enrolled employees with effective dates from July 1, 2021, to Oct. 1, 2021, can take advantage of upfront savings and a Guaranteed Surplus in their 2022 plan year!

Minimums for Guaranteed Surplus*

5 to 9 enrolled employees	\$1,000
10 to 19 enrolled employees	\$1,500
20 to 50 enrolled employees	\$4,000
51 or more enrolled employees	\$7,500

Our level-funded solutions provide an affordable alternative to traditional self-funding or fully insured plan designs. Don't forget about our newest offering, the Trustmark Healthy ChoicesSM reference-based pricing plan designs with the Hybrid Option.

For more information, reach out to your sales contact.

*For new business only. Minimums are based on enrolled employees at new business effective date.

Trustmark®, Trustmark Healthy ChoicesSM and Trustmark Small Business Benefits® are trademarks of Trustmark Insurance Company.

Trustmark Small Business Benefits®

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

400 Field Drive
Lake Forest, IL 60045
TrustmarkSB.com



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Rules and Conditions:

- If your clients renew at their new plan year, they will get a surplus.
- This is not available to groups that select the traditional cash surplus option or have a plan year shorter than 12 months.
- For groups with a new plan year whose claims funding surplus is below the amount guaranteed, Star Marketing and Administration, Inc. will add funds to their account in order to bring the surplus to the guaranteed amount when the surplus is determined. Surplus accounting is performed in the 13th or 16th month after the effective date of the agreement, depending on the surplus determination period chosen.
- Groups with a new plan year who have a claims funding surplus above the amount guaranteed when their surplus is determined will get their actual surplus.
- Program applies to Trustmark HealthyEdgeSM plan designs, Trustmark Healthy Incentives[®] plan designs and Trustmark Healthy ChoicesSM plan designs.¹
- All stop-loss insurance groups must have a minimum of five enrolled employee medical lives.
- Enrolled employee medical lives are calculated at time of issuance for the lives on the first bill. Changes to the group enrollment after this date does not affect group lives count.
- No effective dates offered for the 29th, 30th and 31st of any month.
- Block of business rollovers are excluded from this program.

For more information, reach out to your sales contact.

¹Ancillary insured coverages, and Trustmark Preventive Plus and Trustmark Limited Plus plan designs, including lives in a multi-option plan design do not qualify for the Guaranteed Surplus.

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