

# Simplified Underwriting

Individual medical questionnaires (IMQs)  
are no longer needed!



Small Business Benefits

Did you know with our simplified underwriting, qualified groups can be issued and onboarded in as little as 5 business days? For an initial underwriting rate, simply submit:

- Member / Dependent-level census\*
- Prior carrier billing statement
- Simplified Underwriting Risk Review Form

For an offer of coverage, the following is needed:

- Complete submission documents
  - Employer Application for Insurance Coverage
  - Employee Enrollment Census Template and Acknowledgment

Remember if groups prefer to be underwritten via IMQs, we can still accommodate. Alternatively, groups with 100 or more enrolled employees can opt to use experience underwriting.

\*Census information must be complete and accurate.

Reach out to your sales contact for more information.

*Note: Not available for a Trustmark Limited Plus<sup>SM</sup> medical plan design. Available in all states with self-funded plan designs, except WA.*  
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Trustmark Small Business Benefits<sup>®</sup>  
Plan design availability and/or coverage may vary by state. Plans are administered by Star Marketing and Administration, Inc., and stop-loss insurance and ancillary coverage are provided by Trustmark Life Insurance Company.

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