



Trustmark Paycheck Protect® insurance

Redefining disability insurance

Paycheck Protect was designed for the way today's active employees live, think, work and play – and their need not for “disability insurance,” but instead for “livability assurance.” It's protection for their active lifestyles so that the unforeseen won't get in the way of doing what they love. With a wide array of flexible coverage options, including expedited payment and money back for claim-free loyalty, Paycheck Protect can be customized to meet any organization's livability assurance needs.

Base coverage

Covers total disability due to:

- Non-occupational sickness
- Non-occupational injury
- Maternity (provides coverage for 6-8 weeks after the delivery of a baby when delivery takes place 10 months or more from the effective date)
- Complications of pregnancy

Additional coverage options

Mental illness

Will pay a benefit if the policyholder has a covered mental illness and cannot work.

Substance abuse

Provides benefits if a policyholder is undergoing treatment at a licensed or certified program for substance abuse and cannot work.

Partial disability

Encourages benefit recipients to partially return to work when they can. Policyholders can collect a 50% benefit for up to 6 months (or what's left of their benefit period, whichever is less) when – after receiving a full benefit for 30 consecutive days or more – they resume working at no more than 50% of their regular hours.

On-the-job

Helps supplement worker's compensation payments by paying a 25% benefit for on-the-job injuries or sickness covered by worker's comp.

Flexible plans

In designing Paycheck Protect, we talked to our business partners to find ways to make sure it would deliver the features they need. We found that flexibility was the key, so we redefined the way we build our solutions. Nearly all of the features on our product are optional – allowing brokers and employers to build a policy that meets their needs exactly.



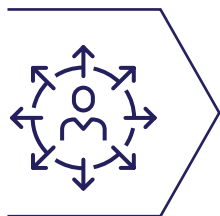
Unique riders

Claim Free Return

Employees that we surveyed told us they wanted a feature to get money back if they don't file a claim – and we listened! The Claim Free Return rider offers a \$100 check to policyholders for every two-year period that they are not paid for a claim. Getting money back can improve employees' retention of their policies and increase their satisfaction with their employers' benefits. Employers can be more confident that their employees will be protected with additional financial security.

Jump Start

With Jump Start, policyholders receive a one-time \$500 check in addition to their other Paycheck Protect benefits (after an approved claim and a two-week period, or the elimination period if it is longer.) This extra, fast cash comes when employees need it most, and can help with expenses such as medical bills and “jump start” their recovery to get them back on their feet and back to work. (Not payable for total disability due to normal pregnancy.)



Voluntary Benefits

Features

Fully portable

The insured can keep the same benefit and premium levels, even upon leaving the employer or retiring.

Guaranteed renewable

In most states, insureds can keep their coverage to age 70 (or for 5 years total if they purchased the policy between the ages of 66-70.)

Level premiums

Level premiums (based on issue age and industry class) for as long as the policy remains in force.

Flexible payment schedules

Pays weekly by default; options for bi-weekly, semimonthly or monthly payments to match employee's typical paycheck schedule.

No integration of benefits at time of claim

Benefits are paid in full regardless of other coverage. All benefits integration takes place at the time of the application.

Waiver of premium

After 90 days of total disability or the elimination period, whichever is greater, premium will be waived for as long as the disability continues, but not beyond the maximum benefit period.

Optional: waiver of pre-existing condition limitation

Waiver of the entire pre-existing condition limitation, up to current benefit amounts, is available to groups with prior benefits in force.

Plan design

Eligibility

Full-time and part-time employees, ages 18 to 70.* The insured must also be actively at work on the enrollment date as well as the effective date. Requirements for employment prior to the application date may also apply, and vary by industry.

*Maximum issue age may vary by state.

Maximum benefit periods

- 3, 6, 12 and 24 months, or 13, 26, 52 or 104 weeks

Accident/sickness elimination periods

- 0/7, 7/7, 0/14, 14/14, 0/30, 30/30, 90/90, 180/180

Underwriting guidelines

Guaranteed Issue (GI)

Participation requirement for GI is waived if participation or seen quotas are met.

Modified Guaranteed Issue (MGI)

- Five simple questions
- No detailed medical history
- No physical exams

In either scenario, the Benefits Communication/Enrollment firm and the enrollment plan must be approved by Trustmark.

10 application minimum per case.

Flat dollar amount (\$10 increments weekly; \$100 monthly) and percentage of earnings designs

- **Guaranteed issue:** up to \$1200/week* or \$5000/month* or up to 60% or earnings, whichever is less[†]
- **Modified guaranteed issue:** up to \$1400/week* or \$6000/month* or up to 60% or earnings, whichever is less[†]

GI and MGI can be offered stand-alone or simultaneously within a group.

*Depending on case size and industry.

[†]Maximum benefit amount to be issued will be based on all disability coverage in force at time of enrollment. At time of claim, benefits are paid in full regardless of other coverage. Earnings do not include commissions, bonuses, overtime or special pay.



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¹An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

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