



# Why disability income insurance?

Employees appreciate Paycheck Protect® – Trustmark’s disability income (DI) insurance – because it helps protect one of their most important assets. Their income.

Employers find Paycheck Protect® valuable because it enables them to offer competitive benefits while managing costs effectively. With voluntary DI, you have a solution for employee protection that offers perks for employers as well.



## 1 Can reduce worker’s compensation costs

In 2020, employers paid \$58.9 billion in worker’s compensation benefits.<sup>1</sup> Disability income insurance helps alleviate these potentially massive costs to an employer. Yet, over 100 million American workers still do not have private DI insurance – relying solely on employer compensations.<sup>2</sup>

Rather than having employees rely only on worker’s compensation, DI can serve as a tool to help cover the gaps in income when an employee is unable to work. Employees can get the protection they need, and employers can keep costs down –it can be the perfect solution.

## 2 Financial security from DI can help boost productivity

The financial security of your employees has a direct impact on their productivity. One survey found that finances are the number one cause of stress and anxiety for employees (73%) – more than the work itself (49%).<sup>3</sup>

54 percent of consumers are concerned about supporting themselves if they can no longer work due to sickness or injury. Using DI to protect employees’ income helps make sure employees aren’t faced with these financial challenges which can disrupt productivity.<sup>4</sup>

### The perks to offering disability income insurance as a voluntary benefit:



Enhances your benefits package by giving employees the ability to tailor their benefit selections.



Promotes cost savings by offering benefits that come at no cost to employers.



Improve employee satisfaction linked to attracting and retaining talent with flexible benefits that meet employees daily needs.



Provides opportunities to spread awareness about corporate initiatives (e.g., HDHPs, dependent audit or 401(k) enrollment) alongside standard benefits education.



Coverage is portable – it gives your employees added financial security, even if they’ve found employment elsewhere in the future.

<sup>1</sup> Worker’s Compensation: Benefits, Coverages and Costs 2020. National Academy of Social Insurance. 2022. <sup>2</sup> Multi-Life Disability Insurance: Help Business Owners Save Money and Reduce Turnover. Disability Insurance Services. 2022. <sup>3</sup> “Over Half of Employees Experiences Financial Stress. How Can Employees Help?” Wellright. 2023. <sup>4</sup> Disability Insurance Awareness Month 2023. LIMRA. 2023.



## Why Trustmark's Paycheck Protect®?

Trustmark's Paycheck Protect® goes to work when you can't, helping ensure that your life can keep running smoothly even when you are temporarily off your feet.

- Benefits are paid on the employee's regular pay-cycle, whether that's weekly, bi-weekly or monthly
- After 90 days of total disability, Trustmark waives premium for as long as the disability continues\*
- Level premiums based on the employees issue-age for as long as the policy remains active
- Simplified solutions mean some can qualify for guaranteed issue policies and a waiver of pre-existing condition limitations
- Fully portable benefits allow employees to keep their policy – even if they change jobs

*\*Not applicable beyond maximum benefit period or to insureds with a 3 month benefit duration. Please contact a Trustmark sales representative for further details.*

## The Trustmark Difference



### Innovative solutions

Trustmark designs innovative voluntary benefit solutions that provide valuable insurance protection – helping fill gaps in coverage and providing employees with greater financial security. Our commitment to tailoring our solutions around the needs of our customers means we offer the best possible protection for our policyholders.



### Exemplary service

We provide exemplary service to address the challenges that can come with offering and managing benefits. From employee communication, to billing, to benefits administration, our clients have come to expect responsive, trustworthy service to help simplify their benefits offering.



### Trusted partner

With more than 110 years of success in the voluntary benefits industry, we know what it takes to deliver results. At Trustmark, our focus is on using that experience to establish a foundation of trust and develop long-lasting, deep relationships with our clients.

**You care.  
We listen.**

**Ready to unlock the power of Paycheck Protect®?** Visit us at [TrustmarkVB.com](https://TrustmarkVB.com) today for more information.



Benefits, definitions, exclusions and limitations, product and rider availability may vary by state. Trustmark and Trustmark Paycheck Protect® is a registered trademark of Trustmark Insurance Company. Products underwritten by Trustmark Insurance Company. Rated A (Excellent) for financial strength by AM Best.

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