



What does income protection look like?

“I want to pay my bills if I become disabled and can't work.”

Trustmark Disability Income Insurance replaces part of your paycheck when you're unable to work due to disability, providing the comfort of a financial cushion when you need it most. Use your benefits to help meet your financial obligations when you don't have a paycheck coming in: for rent or mortgage, car payments, child care or any other bills and commitments.



Myth:

“**Worker's Compensation will help me if I become disabled.**”

Worker's compensation can only help you if you're injured at work. Trustmark disability insurance pays you benefits for nonoccupational sickness or injury - which is far more likely to occur.



“**I don't play extreme sports, so I'm not worried I'll become disabled.**”

A disabling accident or injury can happen to anyone, at any time, whether you enjoy extreme sports or lead a quieter life.



“**If I'm disabled, Social Security benefits will cover it.**”

A person who applies for Social Security disability may wait months to receive their first benefit check - if indeed they qualify for those benefits.

Fact:

Only **5% of disabling illnesses** are work related.¹

1 in 4 of today's 20-year-olds will become disabled before reaching age 67.²

Only about **25% of applicants** are awarded Social Security benefits at the initial claims level.³

¹Bureau of Labor Statistics, 2022. ²<https://www.ssa.gov/planners/disability>. ³U.S. Social Security Administration Annual Statistical Report on the Social Security Disability Insurance Program, 2022.



Trustmark Disability Income insurance gives you more.

Your most important asset is your income. What happens if it's taken away by sickness or injury? Trustmark Disability Income Insurance replaces part of your paycheck when you're unable to work due to nonoccupational sickness, injury or pregnancy¹ (when pregnancy begins after coverage has been in effect for 10 months). It can help you meet financial obligations when there's no paycheck coming in.



Benefits are payable for total and continuous disability due to a covered non-occupational sickness or injury.



Benefits are paid at the same frequency as your paycheck.



Benefits are paid regardless of other coverage.



Take your coverage with you and pay the same premium if you change jobs or retire.

**You care.
We listen.**

Enrollment is offered through your employer. To learn more, contact your insurance representative.

This provides a brief description of your benefits under DI-902. This policy is designed to provide you with coverage for a disability resulting from covered accidents or sicknesses. It is not a Medicare supplement policy or a policy of worker's compensation insurance and will not cover accidents or sicknesses covered by worker's compensation insurance. It is not an expense reimbursement policy. This policy is supplemental and not designed to cover medical expenses and is not a substitute for a health benefit plan. This policy does not cover basic hospital, medical, surgical or major medical expenses. In MA, you must have a health benefit plan to purchase this insurance. Please read your policy or group certificate carefully for complete information. ¹Benefits may not be available in all states and benefits may vary by state.

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best

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benefits beyond benefits