

rē·de·fin·ing

DISABILITY INSURANCE

Think of it as Livability Assurance



DOUBLE
DOG DARE
INSURANCE



DINGHY
INSURANCE



DETOUR
INSURANCE



DISTANCE
INSURANCE

Introducing
Trustmark Paycheck Protect[®]



DIVING
INSURANCE



DADDY-O
INSURANCE

Voluntary Benefits

Trustmark[®]
benefits beyond benefits

Redefining income protection

Paycheck Protect reinvents traditional disability insurance with exclusive features and benefits that address the way employees really think, work, live, and play. It transcends traditional disability insurance with more choices to empower today's active lifestyles.

More and more, employees see themselves as active, vibrant, and unlikely to become "disabled." They often don't connect income interruption with an active lifestyle.

Demand-driven design for greater participation

Two out of three employees don't have disability insurance¹, a statistic that raises a red flag about the image of the entire category. Trustmark listened hard to employees to uncover their true feelings about disability insurance.

Here's what they told us²:

"The premiums are a waste of money because I'll never use it."

"Disability policies pay too slowly to keep me afloat if I miss more than a paycheck or two."

With this input, we set out to develop a solution with two primary differentiating features:

- Returning money back to employees who don't use the benefits
- Getting claim benefits flowing fast



^[1]Survey of employees by OneAmerica and the Harris poll, 2017.

<https://www.benefitspro.com/2017/05/15/survey-finds-only-one-third-of-americans-have-disa/?sreturn=20180511111545>

^[2]Short Term Disability Qualitative Research. Trustmark and The Connel Group, December, 2014.

Livability means not missing a beat

Paycheck Protect shifts the conversation from disability to livability—from down and out to upbeat and energetic—helping employees to sail through temporary setbacks so they can get back to their active lives.

Paycheck Protect is a voluntary benefit. That means the cash paid to employees can be used for anything they choose, from medical expenses to daily expenses, help around the house, or even other things to help them recuperate. It helps close the gaps in their income until they get back to work.

Flexible base coverage

For employers, **Paycheck Protect** provides unparalleled flexibility through more options that make sense for a wide range of specific workplace profiles. Start with our base coverage, then pick the features that work specifically for your employee population:

- Mental illness
- Substance abuse
- Partial disability
- On-the-job benefit
- Interim coverage

Exclusive riders created by employee demand

Two unique **Paycheck Protect** riders pay benefits faster and reward claim-free loyalty with cash back.

Claim-Free Return

- **Employee benefit:** Pays an automatic \$100 check every two years employees don't submit a claim
- **Broker benefit:** Boosts policy retention
- **Employer benefit:** Boosts employee retention

Jump Start

- **Employee benefit:** Pays a fast one-time \$500 payment for each claim to help with expenses before the actual benefit begins*
- **Broker benefit:** Increases employee satisfaction
- **Employer benefit:** Higher productivity through employee peace of mind

Note: Rider availability may vary by state.

*After meeting elimination period or minimum of 14 days total disability, not including maternity





Paycheck Protect in Action

A school district with 1,500 employees is interested in adding mental illness and substance abuse benefits to their disability coverage to round out core coverage and complement its leave policy. The employees—mainly school teachers, administrators, and support personnel with little savings—perceive little value in the current disability plan because they don't believe they'll use it. As a result, participation is low.

Paycheck Protect allows the school district to tailor benefits to the specific needs of their employee population. The district can offer either mental illness, or substance abuse— or both—providing the flexibility to fine tune employee premiums.

With **Paycheck Protect**, employees are more productive and less stressed knowing they have the same benefit, plus a Jump Start \$500 advance payment for any covered occurrence, whether it's substance abuse or breaking a leg. And they're more likely to enroll and remain loyal with Claim-Free Return if they don't file a claim.

Contact your Trustmark Voluntary Benefits regional sales director for a customized case proposal for one of your key employer clients.

Switch from disability insurance to livability assurance with Paycheck Protect.

**You care.
We listen.**

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