

Trustmark Paycheck Protect®

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DISABILITY INSURANCE



Benefits for livability assurance

When designing our new product, we got feedback on what was most important to consumers. Here's what we learned and how we implemented options for new, higher-valued benefits to help maintain a policyholder's livelihood and to shift the focus away from "disability":

	What consumers said:	The Paycheck Protect Solution:
DISBURSEMENT INSURANCE	<i>"I want money back over time if I don't use the product."</i>	Claim-free Return Every two years the policyholder has an active policy, but does not have a claim, we send them a check for \$100.
DON'T WAIT INSURANCE	<i>"I want to get paid right away."</i>	Jump Start When a policyholder's claim is approved, Trustmark will send a check for \$500 to help get them back on their feet faster.
DE-STRESS INSURANCE	<i>"Mental illness and substance abuse should be covered."</i>	Benefits for mental illness and substance abuse Trustmark's Paycheck Protect provides benefits for mental illness and substance abuse. There is no reduction of benefits, lifetime maximum or separate benefit period, we treat these like any other claim.
DEPENDABILITY INSURANCE	<i>"I want more ways to receive a benefit."</i>	On-the-job benefit If a policyholder gets sick or injured on the job, they can still receive 25% of their benefit while receiving workers' compensation. Partial disability When someone who has been receiving benefits from their policy for at least 30 consecutive days can return to work part time, Trustmark's Paycheck Protect continues to pay 50% of the benefit for up to 6 months or the balance of their maximum benefit period, if shorter.

Note: Rider availability may vary by state.

Brokers and consumers alike are tired of the same old disability insurance product. Currently, the idea of "disability insurance" just doesn't connect with consumers; there's a sense of, "It won't happen to me" or "I won't ever use it" that can turn people away from purchasing.

To address that, we're breaking the mold with our innovative new **Trustmark Paycheck Protect**. Employee-designed and broker-approved, Trustmark Paycheck Protect helps to redefine disability insurance with higher-valued benefits to assure continuity in a policyholder's life.

*This isn't disability insurance.
This is livability assurance.*



Voluntary Benefits

Trustmark
benefits beyond benefits

Brokers and employers can define their own product

In the same way that we listened to our customers, we also talked to our business partners to find ways to make sure **Paycheck Protect** delivers 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 you to build a policy that meets your client’s needs exactly.

Optional Features

- Claim-free Return
- Jump Start
- Substance abuse coverage
- Mental illness coverage
- On-the-job benefit (24-Hour)
- Partial disability coverage
- Interim coverage



What does this mean for brokers and employers?

- **It helps manage cost** with the ability to pick and choose what you need
- **It provides better protection** by helping to customize features according to each group’s needs
- **It increases the likelihood of enrollment** because it’s a cost-effective solution tailored to the employee’s needs
- **It increases employee retention** by introducing more features that focus on livability – allowing policyholders to use the product and see more value



We’re not making a trade off

While our new product introduces great new features, we’re not compromising any of the value you’ve come to expect from Trustmark. **Paycheck Protect** still includes:

- **Guaranteed renewability** – In most states, policyholders can keep their coverage to age 70 . If they purchase between ages 66 and 70, they can keep their coverage for five years.
- **Full portability** – The policyholder can keep the same benefit and premium upon leaving an employer or retiring.
- **Level premiums** – Premiums remain level for as long as the policy remains in force.

Talk to your Trustmark sales representative to learn more about how Paycheck Protect can redefine disability insurance for your clients and their employees.

**You care.
We listen.**

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