

SAMPLE



2019 Special Benefits Opportunity for Central City Employees

Protect your family, finances and future with these valuable benefits from Trustmark.



Central City



Trustmark Universal Life/LifeEvents® Insurance with Long-Term Care Benefit

Two options for two-in-one protection.

Trustmark Universal Life is **permanent life insurance**. In addition to providing a death benefit, it can help pay for **long-term care services**. The Universal LifeEvents® option gives you a **higher death benefit** during your working years for the same price, and a **higher long-term care benefit that never reduces**. Your price **won't increase due to age**, and your policy builds cash value over time.

Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.



Up to triple your max life insurance benefit!

Example: \$50,000 policy

\$50,000	Collect 4% of your benefit amount per month for up to 25 months to help pay for long-term care services.
\$50,000	Plus, if you collect living benefits, your full death benefit is still available for beneficiaries.
\$50,000	Plus, extend your benefits for long-term care services up to an extra 25 months .
\$150,000	Total max benefit!

Universal LifeEvents **offers more benefit for the same rate**. The death benefit reduces after age 70, but your benefits to help with **long-term care never reduce**.

Universal Life	Death Benefit	Living Benefits
Before Age 70	\$31,016	\$31,016
After Age 70	\$31,016	\$31,016

Universal LifeEvents	Death Benefit	Living Benefits
Before Age 70	\$50,000	\$50,000
After Age 70	\$16,667	\$50,000

Benefit amounts shown are samples and not a guarantee.

See reverse for more information on available benefits.

Voluntary Benefits





Trustmark Accident Insurance

Accidents happen – you can be prepared.

Accident insurance from Trustmark pays you to help with **the cost of covered accidents**, at work or outside of work. It can help with stuff like **medical co-pays and deductibles**, getting to and from the hospital, and your everyday expenses. It covers **accidental injuries** like broken bones, burns and concussions. It also covers **services** like using an ambulance, checking into a hospital and getting physical therapy. Benefits are paid in cash, and you can use them for whatever you need most. You can also get paid for certain **health screening tests**.



Trustmark Disability Income Insurance

Making sure you always have a paycheck.

What would happen if your income went away? You count on that money to **take care of yourself and your family**, and to live your life the way you want. Disability Income insurance **replaces part of your paycheck** when you can't work for a while because of a **covered off-the-job sickness or injury**. It also covers **pregnancy** (10 months after the effective date) and **complications of pregnancy**. It pays **cash directly to you**. You can use the money to pay for all the things your paycheck usually does, while you focus on getting back on your feet.



Trustmark Critical Illness Insurance

A financial cushion when you need it most.

A major illness can have **hidden costs**, even if you have health insurance. Trustmark Critical Illness insurance pays cash straight to you when you are diagnosed with a **covered illness**, including covered cancers. Other covered illnesses may include heart attack, stroke, kidney failure, major organ transplant and more. It also pays towards a routine **screening test** each year. You get paid **no matter what your health insurance covers**, and you can use the money for whatever you need. This way, when you get really sick, you can **focus on your health** and worry less about your wallet.



**You care.
We listen.**

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