

Trustmark Paycheck Protect®

Offering Trustmark disability insurance alongside state programs

As more and more states adopt disability and paid family leave programs, we want to make sure you have the information you need to effectively offer Trustmark's innovative Paycheck Protect disability insurance. Please reference the table below for a summary of the state plans we are aware of and Trustmark's requirements for offering Paycheck Protect alongside these programs.

Color Code: Paid Family and Medical Leave Disability only Disability/Paid Family and Medical Leave

| STATE | STATE PLAN | TRUSTMARK PAYCHECK PROTECT® PLAN REQUIREMENTS |
|--|--|---|
| New Hampshire | Paid Family and Medical Leave - Up to 12 weeks | 90/90 day elimination period required** |
| Connecticut | Paid Family and Medical Leave - Up to 14 weeks | |
| DC | Paid Family and Medical Leave - Up to 14 weeks | |
| Colorado | Paid Family and Medical Leave - Up to 16 weeks | |
| Oregon | Paid Family and Medical Leave - Up to 18 weeks | |
| Washington | Paid Family and Medical Leave - Up to 18 weeks | |
| Vermont <i>(Note: Implemented in phases, 7/1/23 for state employees, 7/1/24 for private employers)</i> | Paid Family and Medical Leave - Up to 6 weeks | |
| Massachusetts | Paid Family and Medical Leave - Up to 26 weeks | 180/180 day elimination period required** |

COMING SOON

| | | |
|-------------------------|--|---|
| Delaware (2026) | Paid Family and Medical Leave - 12 weeks | 90/90 day elimination period required** |
| Maine (2026) | Paid Family and Medical Leave - 12 weeks | |
| Maryland (2025) | Paid Family and Medical Leave - 12 weeks | |
| Minnesota (2026) | Paid Family and Medical Leave - Up to 20 weeks | 180/180 day elimination period required** |

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Voluntary Benefits



| STATE | STATE PLAN | TRUSTMARK PAYCHECK PROTECT® PLAN REQUIREMENTS |
|---------------------|---|--|
| Hawaii | Disability - 58% up to \$798 weekly (7/7/26 weeks) - Medical only | 7/7/6M or 7/7/26Wk plan - At time of application combination of State DI and Trustmark DI cannot exceed 70% of base income In addition, we can offer a 180/180 elimination period plan with a 12M/52Wk, 24M/104Wk duration - 60% max (prefer one duration is selected)* |
| California | Disability - 60-70% up to \$1,620 weekly (7/7/52 weeks) Paid Family Leave - 8 weeks | Flat 20% benefit on top of State DI - 7/7/12M or 7/7/52Wk plan |
| New Jersey | Disability - 85% up to \$1,055 weekly (7/7/26 weeks) Paid Family Leave - 12 weeks | We can offer a 180/180 elimination period plan with a 12M/52Wk, 24M/104Wk duration - 60% max (prefer one duration is selected)* |
| New York | Disability - 67% up to \$170 weekly (7/7/26 weeks) Paid Family Leave - 12 weeks | 7/7/6M or 7/7/26Wk plan - At time of application combination of State DI and Trustmark DI cannot exceed 70% of base income In addition, we can offer a 180/180 elimination period plan with a 12M/52Wk, 24M/104Wk duration - 60% max (prefer one duration is selected)* |
| Rhode Island | Disability - 60% of income up to \$1,043 weekly (7/7/30 weeks) Paid Family Leave - 6 weeks | 7/7/6M or 7/7/26Wk plan - At time of application combination of State DI and Trustmark DI cannot exceed 70% of base income In addition, we can offer a 180/180 elimination period plan with a 12M/52Wk, 24M/104Wk duration - 60% max (prefer one duration is selected)* |

Learn more about Trustmark Paycheck Protect and how it interacts with state programs. Contact your Trustmark sales representative to start the conversation. TrustmarkVB.com

*Assumes there is no inforce/overlapping long-term disability plan in place. **Assumes there is no inforce/overlapping short- or long-term disability plan in place.
Note: This content is not intended to be comprehensive, but is Trustmark's summary and interpretation of existing state plans. State DI and Paid Family Leave content are based on 2022 benefits and are subject to change. This information should not be construed as legal, financial, or other advice. Please consult the state plan itself for comprehensive information about the plan and consult with specialized experts for advice on specific state plan impacts.

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400 Field Drive
 Lake Forest, IL 60045
TrustmarkVB.com

