

Innovative Product Solutions

Voluntary benefits available on both an **individual** and **group** basis.

Voluntary insurance benefits help provide coverage options, flexibility and financial security when health insurance isn't enough. Trustmark's innovative products are designed based on the voice of our customers to provide the best possible protection when our customers need it most.



Trustmark Universal Life & Universal LifeEvents®

Trustmark offers two Universal Life solutions, both of which combine life insurance benefits with a solution to the growing need for long-term care.

Universal Life

- Allows employees to adjust their death benefit, cash value and premiums as their financial needs change
- Offers Living Benefits insureds can use during their lifetime

Universal LifeEvents

- Pays a higher death benefit during the working years when expenses are high and families need maximum protection
- Death benefit reduces to 1/3 at age 70¹, however in the case of long-term care (LTC), higher Living Benefits do not reduce - they continue through retirement to match the greater need for LTC

Long-Term Care (LTC)

Policyholders can advance their death benefit to cover costs for long-term care, including home healthcare, adult day care or assisted living.

- Pays 4% of the death benefit per month for up to 25 months and can be extended for up to an additional 25 months with the Extension of Benefits rider
- Benefit Restoration - Restores the death benefit that is reduced to pay for LTC, so families receive full death benefits when they need it most

¹Or at the beginning of the 15th policy year, whichever occurs last. ²Availability may vary by state. This Rider is intended to be a qualified Long-Term Care insurance contract under Section 7702B(b) of the Internal Revenue Code. ³Benefits are payable after 90 days of qualifying care has been received and the conditions for payment have been met. ⁴Only available as an individual product.



Trustmark Life + Care®

An easy to administer life and care solution that provides the flexibility today's policyholders need.

- May be offered as Long-Term Care or Chronic Care benefits
- Long-Term Care² benefits are offered as 7702B qualified Long-Term Care
- Allows the insured to switch between family or professional care providers
- Premiums and benefits³ are fully guaranteed
- A range of options to customize protection, including many features from our Universal Life products - extension of benefits, benefit restoration, and more



Trustmark Paycheck Protect®⁴

Paycheck Protect redefines disability insurance by providing flexible coverage options for employers and added value to policyholders with more ways to pay, even if they don't file a claim.

- Nearly every product feature is optional, allowing for plan flexibility
- Benefits for mental illness and substance abuse
- Jump Start - pays a fast, one-time payment for each claim with the exception of maternity
- Claim-free return - \$100 automatic check every two years a claim is not submitted

Trustmark Critical HealthEvents®

Critical HealthEvents is designed to protect policyholders in their time of need. Our innovative policy focuses on protecting the most common illnesses and includes benefits for proactive treatment.

- Focuses protection on the three most common conditions – cancer, heart attack and stroke
- Benefits cover the full scope of illness – providing payment for early identification and early-stage diagnosis as well as for later-stage diagnosis
- Payments are made to policyholders from an annually replenishing benefit

Trustmark Accident Insurance

Trustmark's Accident solution provides unparalleled protection where employees need it most.

- Wellness benefits for routine services including health screenings and biometrics
- Helps employees with out-of-pocket medical costs for injuries ranging from fractures and dislocations to burns and concussions
- Benefits available for initial emergency care as well as follow-up visits

Trustmark Hospital StayPay®

Trustmark Hospital StayPay balances the rising costs of hospital expenses with flexible, financial protection.

- Enhanced flexibility for employers to pick benefits and benefit amounts to fit their medical plan
- Mental wellness and addiction recovery benefits are available
- Up to 365 days of coverage to meet your needs
- Claim-free return - \$100 automatic check every two years a claim is not submitted



**You care.
We listen.**

For more information about how you can protect employees with Trustmark's innovative voluntary benefit solutions, contact your broker or a member from our sales team. Visit us at TrustmarkVB.com.

LifeEvents® is a registered trademark of Trustmark Insurance Company. Trustmark Critical HealthEvents® is a registered trademark of Trustmark Insurance Company. Trustmark Paycheck Protect® is a registered trademark of Trustmark Insurance Company. Trustmark Hospital StayPay® is a registered trademark of Trustmark Insurance Company. Trustmark Life + Care® is a registered trademark of Trustmark Insurance Company.

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Benefits, definitions, exclusions and limitations and form numbers may vary by state. The Trustmark Life + Care Chronic Care benefit is an acceleration of the death benefit and is not Long-Term Care insurance. In WI, certificates must have a value of at least \$25K when the long-term care rider is included. See your Trustmark Representative for details. The Trustmark Life + Care Long-Term Care benefit is an acceleration of the death benefit and is intended to be qualified Long-Term Care insurance under Section 7702B(b) of the Internal Revenue Code. The Universal Life/LifeEvents Long-Term Care benefit is an acceleration of the death benefit and is not Long-Term Care insurance. Products underwritten by Trustmark Insurance Company and Trustmark Life Insurance Company of New York. Rated A (Excellent) for financial strength by AM Best.

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benefits beyond benefits