



## Trustmark Life + Care<sup>®</sup>

# Frequently Asked Questions

## Answers to your most common questions.

Below are answers to some of the questions we're asked most often.



### What does "Life" refer to in Trustmark Life + Care?

Permanent life insurance to age 121.

### What does "Care" refer to in Trustmark Life + Care?

Caregiving received by the insured which, based on the plan design, can include both professional caregiving and caregiving from a family member.<sup>1</sup>

### How does Trustmark Life + Care work?

Trustmark Life + Care is permanent life insurance that pays a death benefit to your beneficiary. Plus, Trustmark Life + Care pays cash benefits when you receive qualifying caregiving services – whether that care is provided by a professional or by a family member.<sup>1</sup> It's two-in-one protection – that can be used for your savings and your family.

### When are caregiving services payable?

Caregiving services are payable when a doctor certifies you require assistance with 2 of 6 ADLs or have a severe cognitive impairment (such as Alzheimer's) and you are receiving care from a professional or family member.<sup>1</sup> Care benefits are payable after 90 days of qualifying care has been received; to qualify you must meet the conditions for payment.

### What is the difference between professional caregiving and family caregiving benefits?

Professional caregiving allows you to collect 4% of your face amount per month while family caregiving allows you to collect 2% of your face amount per month. You can collect up to your full face amount in benefits and can only collect one benefit at a time.

### What are activities of daily living (ADLs) for care benefits claims?

ADLs are basic, functional abilities. They are transferring (moving into or out of a bed, chair or wheelchair), continence, bathing, dressing, eating, and going to the toilet.

### What is qualifying care for professional caregiving and family caregiving benefits?

Professional caregiving is provided by a licensed, accredited or certified healthcare institution, other than a hospital, either in their facility, such as assisted living, or in your home. Family caregiving is hands-on care provided by your unpaid family member or friend in your home or their home.



## Voluntary Benefits

**Trustmark**<sup>®</sup>  
benefits beyond benefits



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### **Can I switch between professional caregiving and family caregiving?**

Yes, you can switch between family caregiving and professional caregiving on a monthly basis and keep collecting benefits, up to the maximum of your certificate's face amount. You can only collect one benefit at a time.

### **Will my caregiving benefit claim payouts proportionately reduce my death benefit?**

This depends on whether or not your plan has the death benefit restoration feature built-in. If it does, care benefits paid do not reduce the death benefit and face amount. The full death benefit is available to your beneficiaries even after you receive care benefits.

If your plan does not have the death benefit restoration feature built-in, care benefits proportionally reduce the death benefit.<sup>2</sup> Any death benefit accelerated for your caregiving benefits will not be available to your beneficiaries as a death benefit.

### **Why does my benefit summary explain that my maximum care benefit amount is twice (or two times) my certificate's death benefit face amount?**

If your plan includes an extension of care benefits feature, you get another benefit pool, equal to your face amount, that you can draw from after you exhaust your Chronic Care Accelerated Death Benefit.<sup>3</sup>

### **Will my TLC life insurance benefit ever reduce?**

Yes, it may reduce depending on whether or not your plan design includes a reduction in the death benefit.

If you have a death benefit reduction built into your plan, the death benefit reduces to 33% or 50% (depending on plan design)<sup>4</sup> of the face amount when you turn 70 or your 10th certificate anniversary, whichever is later. However, your care benefits never reduce and remain at the same level into your later years.

Plans with a death benefit reduction built-in allow us to offer you a higher death benefit during your working years, when you're likely to have more expenses. Your caregiving benefits are based on your face amount and never decrease due to age for the duration of the certificate.

### **How long will it take Trustmark to handle my caregiving claim?**

Once you qualify, we typically process caregiving claims within five business days of having all necessary information to validate your claim.

### **Can I receive an advance on my death benefit if my doctor determines that I am terminally ill?**

Yes, your plan has a terminal illness benefit that allows you to advance up to 50% of your death benefit if you're diagnosed with having less than 24 months to live.

### **Do I have options to convert my plan?**

Yes, you have options to convert after you have had coverage for at least 10 years. You may elect to pay no additional premiums and convert your plan into either extended term or reduced paid-up life insurance (death benefit only). Your extended term and reduced paid-up benefits are detailed in the Schedule of Guaranteed Nonforfeiture Benefits in your certificate.



### Can I take my plan with me if I leave my job?

Yes, as long as you continue to pay your premiums directly to Trustmark you can keep your coverage at the same rate and benefits if you change jobs or retire.

### Is there an age limit on when I can apply for certain benefits?

Yes, a maximum issue age applies to certain benefits; coverage issued at age 70 or later may differ from what is described here. Your plan design will contain details on available benefits.<sup>5</sup>

### Will I have to answer medical questions at time of application?

When there is a guaranteed issue offer in place, employees age 18–70 may not have to answer medical questions at time of application up to benefit amount limits. If guaranteed issue is not available for you (see your benefit summary or your benefits representative for details) or if you are applying for a benefit amount higher than the guaranteed issue limit, three medical questions are asked on the application.

### When I complete my application, how do I answer "Has the proposed insured used tobacco in the last 12 months"?

This question refers to tobacco use of any kind within the last 12 months.

### How do I know what age to use for my premiums rates?

Rates are based on your age on the effective date, which is the date your coverage begins (and is shown on your certificate). Example: your birthday is December 15th and you enroll on December 1st for a January 1st effective date, the rate you pay will be the rate for your age as of January 1st.

### If I live to be 100 years old or older, will my beneficiary still be able to receive a life insurance benefit?

Yes, your beneficiary will receive a life insurance benefit. When you continue to pay for your certificate, the certificate will be fully paid for at age 100. You will no longer owe premium payments at that point and the life insurance will last until age 121.

### Will I have family coverage options?

Your plan design will contain details on available family coverage options.<sup>6</sup>

#### Spouse coverage options:

- Your spouse (through age 70) may be eligible to apply for coverage capped at a portion of your benefit amount
- Spouse term rider

#### Child coverage option:

- You may include your children (through age 25) under a child term rider

Employee purchase is required in order to cover additional family members.

### What can I spend my benefits on?

Anything! We pay you directly, so you can use the money for anything you want.

Still need more details? Get in touch with your benefits representative to get everything you need to make the right choice for you and your family.

*To verify that your plan has the following benefits included, please see your benefit summary or premium rates communication materials (or your benefits representative) for details.*

<sup>1</sup>family caregiving benefit

<sup>2</sup>death benefit restoration

<sup>3</sup>extension of care benefits

<sup>4</sup>death benefit reduction amount percentage

<sup>5</sup>issue age 70–75 benefits

<sup>6</sup>dependent benefits

***The Caregiving benefit is an acceleration of the death benefit and is not Long-Term Care Insurance.***

You care.  
We listen.

This is a brief description of the benefits under forms GTL 121 C MET, GTL 121 C ERG and applicable riders CTR 121 and STR.121. **This is a life insurance benefit that also gives you the option to accelerate some of the death benefit in the event that you meet the criteria for a qualifying event in the certificate. This certificate does not provide long-term care insurance and is not subject to long-term care insurance law. This certificate is also not a long-term care partnership policy or a Medicare supplement certificate. The accelerated death benefit will terminate with the certificate.** Benefits provided by this certificate are designed with the intent to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. Unlike the benefits provided by traditional or stand-alone long-term care insurance, the benefits provided by this certificate do not include coverage for the reimbursement of long-term care services. A maximum issue age applies to certain benefits; coverage issued at age 70 or later may differ from what is described here. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. Please consult your certificate for complete information. For costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and Trustmark Life + Care® are registered trademarks of Trustmark Insurance Company.

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