

Trustmark Paycheck Protect[®]

Redefining income protection with disability insurance

Trustmark Paycheck Protect reinvents traditional disability insurance with exclusive features and benefits that address the way employees really think, work, live, and play. More and more, employees see themselves as active, vibrant, and unlikely to become "disabled." They often don't connect income interruption with an active lifestyle.



Demand-driven design for greater participation

At least 51 million American are without disability insurance¹, a statistic that raises a red flag about the image of this important coverage. When developing Paycheck Protect, Trustmark listened closely to employees to uncover their true feelings about disability insurance.

Here's what they said about why they aren't purchasing disability insurance²:

"The premiums are a waste of money because I don't think I'll ever use it."

"Disability policies typically pay too slowly to keep me afloat if I miss more than a paycheck or two."

Because of their responses, we set out to develop a solution with two primary differentiating features:

- Returning money back to employees who don't use the benefits
- Getting claim benefits flowing fast

Livability means not missing a beat

Paycheck Protect shifts the conversation from disability to livability—from down and out to upbeat and energetic—helping employees to sail through temporary setbacks so they can get back to their active lives.

Paycheck Protect is a voluntary benefit. That means the cash paid to employees can be used for anything they choose, from medical expenses to daily expenses, help around the house, or even other things to help them recuperate. It helps close the gaps in their income until they get back to work.

Voluntary Benefits

Trustmark[®]
benefits beyond benefits

Flexible base coverage

For employers, **Paycheck Protect** provides unparalleled flexibility through more options that make sense for a wide range of specific workplace profiles. Start with our base coverage, then pick the features that work specifically for your employee population:

- Mental illness
- On-the-job benefit
- Substance abuse
- Interim coverage
- Partial disability
- Jump Start Rider
- Claim Free Return

Paycheck Protect in action

Sample scenario

A school district with 1,500 employees is interested in adding mental illness and substance abuse benefits to their disability coverage to round out core coverage and complement its leave policy.

Trustmark Paycheck Protect[®] allows the school district – primarily consisting of school teachers, administrators, and support personnel – to tailor benefits to the specific needs of their employees.

Employees may become more productive and less stressed knowing they have the benefits best suited for them. And the Jump Start benefit provides an extra \$500 payment for each approved claim whether it's substance abuse or breaking a leg. With Claim-Free Return they'll automatically receive a \$100 payment every two years that they don't have a claim.



¹Disability statistics. Council for Disability Awareness. 2021.


²Short Term Disability Qualitative Research. Trustmark and The Connel Group. December, 2014.

Switch from disability insurance to livability assurance with Trustmark Paycheck Protect[®]. Contact a Trustmark representative to learn more.



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