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

*Two important coverages in one to help protect you for life.*

Trustmark Universal Life is **two-in-one security**. It combines **permanent life insurance** with benefits that can help with the high costs of **long-term care services**. It helps protect your family from the financial impact of losing a loved one or needing extended care. You select a benefit amount that works for you, and you **secure a rate** that is designed to last a lifetime and doesn’t increase due to age.

The Universal LifeEvents option adjusts to your changing needs as you age. For the same rate, it provides a **higher death benefit** during your working years, when you may need the protection most. The death benefit then reduces after age 70.1 You also get a higher benefit for long-term care that remains at the same high level.

Universal LifeEvents adjusts to your changing needs as you age. It provides a **higher death benefit** during your working years, when you may need the protection most. The death benefit then reduces after age 70, while your benefit for long-term care remains at the same high level.1

**Example of Benefits for Long-Term Care**

For a $50,000 policy, your benefits might pay like this:

|  |  |
| --- | --- |
| $50,000 | You can 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 benefits for LTC, your **full death benefit** can still be paid to beneficiaries. |
| +$50,000 | Plus, you can extend your benefits for LTC an **extra 25 months**, up to 50 total months. |
| **$150,000** | **Total maximum benefit!** |

**Universal Life vs. Universal LifeEvents**

For the same dollar amount, you can purchase more coverage with LifeEvents:

|  |  |  |
| --- | --- | --- |
| **Universal LifeEvents** | **Death Benefit** | **Living Benefits** |
| Before Age 70 | $50,000 | $50,000 |
| After Age 701 | $16,667 | $50,000 |

|  |  |  |
| --- | --- | --- |
| **Universal Life** | **Death Benefit** | **Living Benefits** |
| Before Age 70 | $31,016 | $31,016 |
|  After Age 70 | $31,016 | $31,016 |

*Benefits for long-term care begin to pay after 90 days of confinement or services; to qualify you must meet conditions of eligibility for benefits. Availability and names for long-term care, restoration and extension of benefits for long-term care may vary by state. Benefit amounts shown are for sample plans and are not a guarantee.*

**More Flexible Universal Life and Universal LifeEvents Features**

* **Double your benefit** if you die in an accident before age 75.
* **Cover all children** with a term life insurance rider. They can later simply convert coverage to permanent Universal Life.
* **Waive your policy payments** if your doctor says you’re totally disabled.
* EZ Value option: provides **automatic annual benefit increases** without additional underwriting.
* Once you have a policy, your rate **won’t increase due to age**.
* Accelerate **up to 75% of your death benefit** if a doctor determines your life expectancy is 24 months or less.
* **No medical exams** or blood work to apply – just answer a few simple questions.
* Fully **portable** – keep your coverage, at the same rate and benefits, if you change jobs or retire.
* Pay for coverage via **convenient payroll deduction**, as long as you stay with your employer.
* **Apply for family members** as well as for yourself.

**File a claim or manage your Trustmark Voluntary Benefits policy on TrustmarkVB.com.**

*1 Universal LifeEvents death benefit reduces to one-third at age 70 or the beginning of the 15th policy year, whichever occurs last. Issue age is 18-64. Employees over age 65, up to a certain age, may select traditional Universal Life with a benefit that does not reduce due to age. Plan form GUL.205/IUL.205 and applicable riders are underwritten by Trustmark Insurance Company, Lake Forest, Illinois. In New York, plan form IUL.205 NY and applicable riders are underwritten by Trustmark Life Insurance Company of New York, Albany, New York. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Benefits, availability, exclusions and limitations may vary by state and may be named differently. Pre-existing condition limitations may apply. For exclusions and limitations that may apply, visit trustmarkbenefits.com/Voluntary-Benefits/Disclosures/UL. Your policy/certificate will contain complete information. In FL, the long-term care benefit is an Accelerated Death Benefit. In NY the long-term care benefit is a Convalescent Care Benefit. In MA, the long-term care benefit is an Accelerated Death Benefit for Chronic Illness. Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.*

**Trustmark Life + Care® Insurance**

*A simple way to get both life coverage and long-term care benefits.*

Trustmark Life + Care is permanent coverage that helps by paying cash benefits when you need caregiving services and doubles as life insurance, with a death benefit payable to those who rely on you. It’s two-in-one protection for your savings and your family.

Trustmark Life + Care pays benefits in cash, directly to you, when you require help with at least two of six activities of daily living (for example, eating, bathing or dressing) or have a severe cognitive impairment (such as Alzheimer’s Disease) and receive caregiving services - whether that care is provided by a professional or by a family member - for more than 90 days.1

**Example of Benefits for [Long-term] Care**

|  |  |
| --- | --- |
| **Benefit type** | **Maximum Amount ($100,000 certificate)** |
| [Long-term] Care benefits | [$100,000][$200,000] |
| Death benefit*[(before age 70 or 10th anniversary)]* | + $100,000 |
| **Total maximum benefit** | **= [$200,000][$300,000]**] |

[Plus, care benefits paid do not reduce the death benefit, so a full death benefit is available to your beneficiaries even after you receive care benefits! This can dramatically increase the maximum value of your coverage.]

**More Flexible Trustmark Life + Care Features**

* Guaranteed Issue ¬– Apply for yourself with **no medical questions asked, no exams, and no evidence of insurability required.** (Applies up to benefit amount limits.)2
* **Double your benefit** if you die in an accident before age 70.
* **Add life-insurance coverage for your spouse (or domestic partner/civil union partner) in addition to your combined life and care benefits. Coverage for your spouse is guaranteed issue.**
* **Add life-insurance coverage for all of your eligible children for a single rate. Coverage for your children is guaranteed issue.**
* **Waive your premium** payments if your doctor says you’re totally disabled.
* Your Life + Care coverage begins **as soon as you apply**, as long as you meet eligibility requirements.
* Accelerate **up to 75% of your death benefit** if a doctor determines your life expectancy is 24 months or less.
* 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)] [(death benefit and long-term care benefits)].
* Fully **portable** ¬– Keep your coverage, at the same rate and benefits, if you change jobs or retire.
* **Apply for family members** as well as for yourself.

**File a claim or manage your coverage 24/7 at TrustmarkVB.com.**

1[Long-term care][Care] benefits are payable after 90 days of qualifying care has been received; to qualify you must meet the conditions for payment. 2Maximum issue age for guaranteed issue is 70. Employees who have previously been offered this coverage may not be eligible for guaranteed issue. Refer to the sample-rate sheet or speak to an enroller for details. [Long-term care benefits require non-medical questions at time of application.]

CC:
[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.]

LTC:

[This a brief description of the benefits under forms GTL 121 C MET, GTL 121 C ERG, and applicable riders CTR 121, LTC.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. This is not a long-term care partnership policy or a Medicare supplement certificate. The accelerated death benefit will terminate with the certificate. The accelerated death benefit for terminal illness is designed with the intent to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. The accelerated death benefit for long-term care is designed with the intent to qualify for favorable tax treatment under Section 7702B(b) of the Internal Revenue Code and is subject to long-term care insurance law. Unlike the benefits provided by traditional or stand-alone long-term care insurance, the benefits provided 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.

In California, review “A Consumer’s Guide to Long-term Care from the Department of Aging” at: http://www.aging.ca.gov/aboutcda/publications/Taking\_Care\_of\_Tomorrow\_English/. New Hampshire residents can reach the senior insurance counseling program at www.ServiceLink.org or 1-866-634-9412. All other states, please refer to publication https://content.naic.org/sites/default/files/publication-ltc-lp-shoppers-guide-long-term.pdf. For disclosures, exclusions and limitations that my apply visit https://www.trustmarkbenefits.com/voluntary-benefits/disclosures/tlc]

**Trustmark Critical HealthEvents® Insurance**

*Critical illness insurance that offers a lifetime of benefits.*

A major illness can have **unexpected costs**, even if you have health insurance. Trustmark Critical HealthEvents pays **cash straight to you** when you are diagnosed with **cancer**, **heart attack** or **stroke**. It may also pay benefits for **earlier identification** of illness. You get your full benefits no matter what your health insurance covers. You can use the benefit any way you wish, whether it’s for treatment, changes to your home or someone to watch your kids.

Depending on the diagnosis you receive, your benefit payment may be 100%, 50% or 10% of your selected benefit amount, not to exceed the annual maximum available. Your **maximum benefit amount is restored every year**, so your plan can keep you protected for your whole life.

**Benefits Payable by Diagnosis**

|  |  |  |
| --- | --- | --- |
| **10% benefit** | **50% benefit** | **100% benefit** |
| **Cancer:** invasive basal/squamous cell skin cancer; in situ cancer; benign brain, spinal cord and cranial nerve tumors; myelodysplastic syndrome. | **Cancer:** Stage 1 melanoma; Stage 1 or 2 cancers, no lymph node involvement | **Cancer:** stage 3 or higher; stage 2 involving lymph nodes; melanoma stage 2 or higher; stage 1 or higher: pancreas, esophagus, leukemia, lung, liver, biliary tract, head and neck, lymphoma, multiple myeloma |
| **Coronary artery disease:** initial diagnosis after assessment and recommended treatment. | **Coronary artery disease:** coronary artery obstruction; heart attack when clinically diagnosed. | **Coronary artery disease:** heart attack. |
| **Cerebral vascular disease** “mini-stroke:” Transient Ischemic Attack (TIA) including Reversible Ischemic Neurologic Deficit (RIND.) | **Cerebral vascular disease:** stroke with less than 30 days impairment; stroke when clinically diagnosed. | **Cerebral vascular disease:** stroke with at least 30 days impairment. |

*Benefit structure differs in the state of New York.*

**Benefits Payable by Diagnosis (New York)**

|  |  |  |
| --- | --- | --- |
| **10% benefit** | **50% benefit** | **100% benefit** |
| **Cancer:** invasive basal/squamous cell skin cancer; in situ cancer; benign brain, spinal cord and cranial nerve tumors; myelodysplastic syndrome. | **Cancer:** Stage 1 melanoma; Stage 1 or 2 cancers, no lymph node involvement | **Cancer:** stage 3 or higher; stage 2 involving lymph nodes; melanoma stage 2 or higher; stage 1 or higher: pancreas, esophagus, leukemia, lung, liver, biliary tract, head and neck, lymphoma, multiple myeloma |
| **Coronary artery disease:** initial diagnosis after assessment and recommended treatment. | **Coronary artery disease:** coronary artery obstruction; heart attack when clinically diagnosed. | **Coronary artery disease:** heart attack. |
| **Cerebral vascular disease** “mini-stroke:” Transient Ischemic Attack (TIA) including Reversible Ischemic Neurologic Deficit (RIND.) | **Cerebral vascular disease:** stroke with less than 30 days impairment; stroke when clinically diagnosed. | **Cerebral vascular disease:** stroke with at least 30 days impairment. |

**Healthy Living Rider**

Provides **$50/$75/$100** annually for **one routine service for early detection and prevention**, including:

• Routine mammogram • Pap smear (for women over age 18) • Hemoccult stool specimen • Prostate Specific Antigen (PSA) for prostate cancer • Colonoscopy • Flexible sigmoidoscopy • Carotid Doppler • Electrocardiogram (EKG/ECG) • CA 125 blood test for ovarian cancer • CT colonography • Whole body skin cancer test • Human Papillomavirus (HPV) vaccination • Breast ultrasound (as a follow-up test to an abnormal mammogram) • BRCA-1 and BRCA-2 genetic tests • Biometric screening tests, including cholesterol and fasting blood glucose

Also includes: follow-up diagnostic tests, within 12 months following a routine service test, to investigate possible cancer, coronary artery disease or cerebral vascular disease. One $[AMOUNT] diagnostic benefit per calendar year.

**Specified Illness Rider**

Provides **tiered benefits** (100%, 50% or 10% of your selected benefit amount) for **additional illnesses**, each of which is eligible for a benefit once per lifetime:

• Permanent blindness • Irreversible loss of hearing • Occupational HIV • Paralysis due to sickness • Renal failure • Organ failure – liver, lungs, pancreas, heart • Complications of diabetes – lower limb amputation • Central nervous condition – lupus, sarcoid, central nervous infection of the brain • Complications of diabetes – hospitalization for hyperglycemia, dehydration • Stem cell/bone marrow transplant

**Caregiver Rider**

Provides a **$500/$1,000 annual benefit** when **you provide care to an eligible family member** diagnosed with a covered illness (cancer, coronary artery disease or cerebral vascular disease.) This benefit is paid over and above the annual maximum available during the calendar year. It pays one benefit per year up to three times during the life of your policy.

**Additional Sickness Rider**

Pays **25%/50% of your benefit amount**, once per lifetime, for any sickness that leaves you **unable to perform two activities of daily living** (ADLs) for at least 90 continuous days. This benefit is paid in addition to your other benefits and is not subject to your annual maximum.

**More Flexible Critical HealthEvents Features**

* Includes access to **Best Doctors®**, the network of top doctors in the world, for free medical advice, second opinions, critical care support and more.
* **Waives premiums for all covered persons** if you are disabled for 6 months (before age 70), or for 6 months after receiving a benefit at the 50% or 100% level.
* EZ Value option: provides **automatic annual benefit increases** without additional underwriting.
* Once you have a policy, your rate **won’t increase due to age**.
* **No medical exams** or blood work to apply – just answer a few simple questions.
* Fully **portable** – keep your coverage, at the same rate and benefits, if you change jobs or retire.
* Pay for coverage via **convenient payroll deduction**, as long as you stay with your employer.
* **Apply for family members** as well as for yourself.

**File a claim or manage your Trustmark Voluntary Benefits policy on TrustmarkVB.com.**

*Plan form CII 214 and applicable riders are underwritten by Trustmark Insurance Company, Lake Forest, Illinois. This is Lump-Sum Critical Illness/Specified Disease Insurance. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Benefits, availability, exclusions and limitations may vary by state and may be named differently. Pre-existing condition limitations may apply. For exclusions and limitations that may apply, visit trustmarkbenefits.com/Voluntary-Benefits/Disclosures/CHE. Your policy/certificate will contain complete information. Trustmark® and Trustmark Critical HealthEvents® are registered trademarks of Trustmark Insurance Company.*

**Trustmark Critical Illness Insurance**

*A financial cushion for when you need it most.*

A major illness can have **unexpected costs**, even if you have health insurance. You may still have large out-of-pocket expenses. Trustmark Critical Illness insurance pays **cash straight to you** when you are diagnosed with a covered critical illness. You can select a benefit amount that works best for you. 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.

**Covered Conditions**

• Invasive cancer

• Heart attack

• Stroke

• Renal (kidney) failure

• Blindness

• ALS (Lou Gehrig’s disease)

• Major organ transplant

• Paralysis of at least two limbs

• Coronary artery bypass surgery (25% benefit)

• Carcinoma in situ (25% benefit)

• Occupational HIV

*Benefit structure differs in the state of New York.*

**Covered Conditions (New York)**

• Invasive cancer

• Heart attack

• Stroke

• Renal (kidney) failure

• ALS (Lou Gehrig’s disease)

• Major organ transplant

• $250 Skin cancer benefit

• $250 Reversible ischemic neurologic deficit (RIND) benefit

• $250 Transient ischemic attack (TIA) benefit

• Coronary artery obstruction (25% benefit)

• Carcinoma in situ (25% benefit)

**Health Screening Benefit**

Pays you **$50/$100** once per year when you get a **screening test** to help keep you well. Covered tests include:

• Fasting blood glucose test • Blood test for triglycerides • Serum cholesterol test to determine levels of HDL and LDL • Routine mammogram • Breast ultrasound • Pap smear (women age 18+) • Prostate Specific Antigen (PSA) for prostate cancer • Colonoscopy • Flexible sigmoidoscopy • Cardiac stress test • Bone marrow testing • Chest x-ray • Hemoccult stool specimen • CA 15-3 blood test for breast cancer • CA 125 blood test for ovarian cancer • CEA blood test for colon cancer • Serum Protein Electrophoresis (SPEP) blood test for myeloma • Thermography

**Double Benefit**

You can receive an additional benefit payment if you are diagnosed with a **second covered condition**. The second cash payment will be 50% of/equal to the first. (The second illness has to be a different covered condition that happens at least six months after the first one.)

**Subsequent Condition Benefit**

You can receive additional benefit payments if you are diagnosed with **different covered illnesses**. A payout is available for each covered diagnosed condition.

**Subsequent Condition Benefit with Recurring Condition**

You can receive additional benefit payments if you are diagnosed with **different covered illnesses**. A payout is available for each covered diagnosed condition. Benefits are also payable again if the **same illness comes back** (except for recurrence of cancer).

**Subsequent Condition Benefit with Recurring Condition**

You can receive additional benefit payments if you are diagnosed with **different covered illnesses**. A payout is available for each covered diagnosed condition. Benefits are also payable again if the **same illness comes back**, including recurrence of cancer.

*Diagnosis as defined by your policy/certificate. Separation period between diagnoses may apply. Benefit availability may vary by state.*

**More Flexible Critical Illness Features**

* Includes access to **Best Doctors®**, the network of top doctors in the world, for free medical advice, second opinions, critical care support and more.
* **Waives premiums for all covered persons** if your doctor determines that you are totally disabled.
* EZ Value option: provides **automatic annual benefit increases** without additional underwriting.
* Once you have a policy, your rate **won’t increase due to age**.
* **No medical exams** or blood work to apply – just answer a few simple questions.
* Fully **portable** – keep your coverage, at the same rate and benefits, if you change jobs or retire.
* Pay for coverage via **convenient payroll deduction**, as long as you stay with your employer.
* **Apply for family members** as well as for yourself.

**File a claim or manage your Trustmark Voluntary Benefits policy on TrustmarkVB.com.**

*Plan form CACI-82001 and applicable riders are underwritten by Trustmark Insurance Company, Lake Forest, Illinois. This is Lump-Sum Critical Illness/Specified Disease Insurance. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Benefits, availability, exclusions and limitations may vary by state and may be named differently. Pre-existing condition limitations may apply. For exclusions and limitations that may apply, visit trustmarkbenefits.com/Voluntary-Benefits/Disclosures/CI. Your policy/certificate will contain complete information. Trustmark® is a registered trademark of Trustmark Insurance Company.*

**Trustmark Paycheck Protect® Insurance**

*Preserving your active lifestyle.*

Your income is important so you can live and enjoy your life. But you might not have that income if something left you suddenly **unable to work**. What would happen then? Trustmark Paycheck Protect **replaces part of your paycheck** when you can’t work for a while because of a covered condition, such as an **off-the-job sickness or injury**. It goes to work when you can’t, and pays **cash directly to you**. You can use that money to pay for all the things your paycheck usually does, while you focus on getting back on your feet.

**Covered Conditions**

Paycheck Protect kicks in when you can’t work due to:

• **Sickness** (off-the-job)

• **Injury** (off-the-job)

• **Mental illness**

• Treatment for **substance abuse**

• **Maternity** (6-8 weeks of benefits after delivery 10 months after effective date

• **Complications of pregnancy**

*Benefit payment is subject to terms and conditions of coverage. Maternity benefit duration varies by delivery type.*

Benefits are paid for **total disability**, meaning you are **under a doctor’s care** for the injury or covered sickness causing your disability and **unable to work** in your regular occupation and not working for profit (after one year of disability, unable to work at any job for which you are qualified.)

**Coverage Options**

Your **maximum benefit period** is the length of time for which you are able to collect benefits. There may be a period after you become unable to work before your benefits begin, known as the **elimination period**. You may choose from the following plans:

**1. X months** maximum benefit period / **X days** elimination period (injury) / **X days** elimination period (sickness)

**2. X months** maximum benefit period / **X days** elimination period (injury) / **X days** elimination period (sickness)

**3. X months** maximum benefit period / **X days** elimination period (injury) / **X days** elimination period (sickness)

**4. X months** maximum benefit period / **X days** elimination period (injury) / **X days** elimination period (sickness)

**$100 Claim Free Return**

A $**100 payment** will be **automatically sent to you** every two years that you don’t have a claim – no action required!

**$500 Jump Start Beneft**

With each approved claim, you’ll also receive an **extra one-time $500 payment** to help with your bills and start your recovery.

*After meeting elimination period or minimum of 14 days total disability; not payable with maternity claims.*

**Returning Part-Time**

If you **return to work part-time** (<50% of your typical schedule) after total disability for 30 consecutive days, you can **receive 50% of your benefit** for up to 6 months or what’s left of your maximum benefit period, whichever is less.

**On-the-Job Coverage**

If your injury/illness occurred on the job and is covered by worker’s compensation, you can still collect **25% of your benefit in addition to any worker’s comp**.

**More Flexible Paycheck Protect Features**

* Elect a benefit amount of **up to 60% of your income**, up to certain limits.
* Benefits can be paid **weekly** or on the **same frequency as your paycheck**.
* **Waives your premiums** if you can’t work for 90 consecutive days during your benefit period.
* Once you have a policy, your rate **won’t increase due to age**.
* **No medical exams** or blood work to apply – just answer a few simple questions.
* Fully **portable** – keep your coverage, at the same rate and benefits, if you change jobs or retire. Coverage ends at age 70, or after 5 years if you purchase after age 65.
* Pay for coverage via **convenient payroll deduction**, as long as you stay with your employer.

**File a claim or manage your Trustmark Voluntary Benefits policy on TrustmarkVB.com.**

*Plan form DI 516 and applicable riders are underwritten by Trustmark Insurance Company, Lake Forest, Illinois. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Benefits, availability, exclusions and limitations may vary by state and may be named differently. Pre-existing condition limitations may apply. For exclusions and limitations that may apply, visit trustmarkbenefits.com/Voluntary-Benefits/Disclosures/P2. Your policy/certificate will contain complete information. Trustmark® and Trustmark Paycheck Protect® are registered trademarks of Trustmark Insurance Company.*

**Trustmark Disability Income Insurance**

*Protecting your paycheck even when you can’t work.*

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.

**Covered Conditions**

Disability Income kicks in when you can’t work due to:

• **Sickness** (off-the-job)

• **Injury** (off-the-job)

• **Maternity** (10 months after effective date)

• **Complications of pregnancy**

Benefits are paid for **total disability**, meaning you **under a doctor’s care** for the injury or covered sickness causing your disability and **unable to work** in your regular occupation and not working at your current employer (after one year, unable to work at any job for which you are qualified.)

*Benefit payment is subject to terms and conditions of coverage.*

**Coverage Options**

Your **maximum benefit period** is the length of time for which you are able to collect benefits. There may be a period after you become unable to work before your benefits begin, known as the **elimination period**. You may choose from the following plans:

**1. X months** maximum benefit period / **X days** elimination period (injury) / **X days** elimination period (sickness)

**2. X months** maximum benefit period / **X days** elimination period (injury) / **X days** elimination period (sickness)

**3. X months** maximum benefit period / **X days** elimination period (injury) / **X days** elimination period (sickness)

**4. X months** maximum benefit period / **X days** elimination period (injury) / **X days** elimination period (sickness)

**More Flexible Disability Income Features**

* Elect a benefit amount of **up to 60% of your income**, up to certain limits.
* Benefits can be paid **weekly** or on the **same frequency as your paycheck**.
* **Waives your premiums** if you can’t work for 90 consecutive days during your benefit period.
* Once you have a policy, your rate **won’t increase due to age**.
* **No medical exams** or blood work to apply – just answer a few simple questions.
* Fully **portable** – keep your coverage, at the same rate and benefits, if you change jobs or retire. Coverage ends at age 72.
* Pay for coverage via **convenient payroll deduction**, as long as you stay with your employer.

**File a claim or manage your Trustmark Voluntary Benefits policy on TrustmarkVB.com.**

*Plan form DI 902 and applicable riders are underwritten by Trustmark Insurance Company, Lake Forest, Illinois. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Benefits, availability, exclusions and limitations may vary by state and may be named differently. Pre-existing condition limitations may apply. For exclusions and limitations that may apply, visit trustmarkbenefits.com/Voluntary-Benefits/Disclosures/DI. Your policy/certificate will contain complete information. Trustmark® is a registered trademark of Trustmark Insurance Company.*

**Trustmark Accident Insurance**

*Coverage for when life takes a tumble.*

You do everything you can to keep your family safe, but **accidents do happen**. When they do, it’s good to know you have help to manage the **new costs** associated with accidental injuries. Accident insurance from Trustmark pays you to help with the cost of covered accidents [at work or outside of work][that occur outside of work]. It can help with things like **medical co-pays and deductibles**, getting to and from the hospital, and your everyday expenses. Benefits are **paid in cash**, and you can use them for whatever you need most. This way you can **recover** with fewer worries about money.

**Some Covered Injuries and Services**

• **Hospital Admission**

**• Hospital Confinement**

**• Hospital Intensive Care Unit**

**• Emergency Room Treatment**

**• Initial Care Benefits:** Physician visit, ambulance, emergency room treatment, hospital benefits, lodging, blood, surgery, emergency dental.

**• Injury Benefits:** Burn; concussion; dislocation; eye injury; fracture; herniated disc; laceration; loss of finger, toe, hand, foot, sight; tendon, ligament, rotator cuff injury; torn knee cartilage.

**• Follow-up Care Benefits:** Physical therapy, appliances, prosthetic device, artificial limb, skin graft, transportation.

**• Accidental Death Benefit**

**• Catastrophic Accident BenefitExample of Benefit Payments**

Broken leg while playing softball: [$$]

Ambulance transportation [$$]

Emergency room visit [S$]

Follow-up visit with orthopedist: [$$]

Physical therapy (six visits): [$$]

Knee roller/scooter (appliance): [$$]

**TOTAL: [$$$]**

*Benefit amounts shown are samples and not a guarantee. Benefit amount payable varies by injury/service and may vary by state. Benefits are payable only as the result of a covered accident. Most benefits are paid once per person per covered accident unless otherwise noted. Hospital Confinement and ICU Benefits cannot be paid at the same time. Your policy/certificate will contain a complete schedule of benefits.*

**Health Screening Benefit**

**One $[$$] payment per person per year** for routine health screening tests. Covered tests include:

• Fasting blood glucose test • Blood test for triglycerides • Serum cholesterol test to determine levels of HDL and LDL • Routine mammogram • Breast ultrasound • Pap smear (women age 18+) • Prostate Specific Antigen (PSA) for prostate cancer • Colonoscopy • Flexible sigmoidoscopy • Cardiac stress test • Bone marrow testing • Chest x-ray • Hemoccult stool specimen • CA 15-3 blood test for breast cancer • CA 125 blood test for ovarian cancer • CEA blood test for colon cancer • Serum Protein Electrophoresis (SPEP) blood test for myeloma • Thermography

**Wellness Benefit Rider**

**Two $[$$] payments per person per year** for screening tests, routine physicals or immunizations, up to your benefit and plan maximums. Covered tests include:

• Fasting blood glucose test • Blood test for triglycerides • Serum cholesterol test to determine levels of HDL and LDL • Routine mammogram • Pap smear (women age 18+) • Prostate Specific Antigen (PSA) for prostate cancer

• Colonoscopy • Flexible sigmoidoscopy • Cardiac stress test • Bone marrow testing • Chest x-ray • Hemoccult stool specimen • CA 15-3 blood test for breast cancer • CA 125 blood test for ovarian cancer • CEA blood test for colon cancer • Serum Protein Electrophoresis (SPEP) blood test for myeloma • Thermography

**More Flexible Accident Insurance Features**

* Benefits paid in cash with **no restrictions** on how you use them.
* **Apply for family members** as well as for yourself.
* **Guaranteed issue** with **no medical questions**, as long as you are actively at work. Your spouse will need to answer a disability question if they choose to enroll.
* Fully **portable** – keep your coverage, at the same rate and benefits, if you change jobs or retire.
* Pay for coverage via **convenient payroll deduction**, as long as you stay with your employer.

**File a claim or manage your Trustmark Voluntary Benefits policy on TrustmarkVB.com.**

*Plan form A-607 and applicable riders are underwritten by Trustmark Insurance Company, Lake Forest, Illinois. This is an Accident only policy/group certificate with limited benefits and does not pay benefits for diseases, sickness or for loss from sickness. This is not a Worker’s Compensation Policy nor a Medicare policy. Benefits are supplemental and not intended to cover all medical expenses. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Benefits, availability, exclusions and limitations may vary by state and may be named differently. Pre-existing condition limitations may apply. For exclusions and limitations that may apply, visit trustmarkbenefits.com/Voluntary-Benefits/Disclosures/ACC. Your policy/certificate will contain complete information. Trustmark® is a registered trademark of Trustmark Insurance Company.*

**Trustmark Hospital StayPay® Insurance**

*Keeping things balanced when you get knocked off your feet.*

Hospital stays can be **really expensive**, and health insurance might not cover everything. You may have copays, deductibles and other surprise expenses. Trustmark Hospital StayPay **helps you keep a hospital trip affordable**. It’s designed to **pair with your medical plan** so you can be more confident in your protection. You can get **cash benefits** for hospital stays due to a covered sickness or accident, normal childbirth or mental wellness/addiction recovery. You also have flexibility to **adjust your benefit** amount as your needs change.

With Hospital StayPay, you can worry less about your bills, and focus on recovering.

**Schedule of Benefits**

|  |  |  |
| --- | --- | --- |
|  | **Plan option #1** | **Plan option #2** |
| **First Day Stay Benefit†**Only one benefit amount can be selected |  |  |
| **Daily Hospital Stay Benefit†** |  |  |
| **Daily Hospital ICU Benefit†** |  |  |
| **First Occurrence Benefit†**Pays 1x per policy per calendar year |  |  |
| **Additional features** |  |  |
| **Childbirth Hospital Stay†** |  |  |
| **Wellness Checks†**Annual Screening TestRoutine Screening TestFollow-up Test |  |  |
| **Claim Free Return†** |  |  |
| **TrekCheck**TransportationLodging |  |  |
| **Follow-up Care** |  |  |
| **Imaging**MinorMajor |  |  |
| **Immediate Care**Urgent CareEmergency RoomAmbulance (Ground/Air) |  |  |
| **Rehabilitation Services**Inpatient RehabilitationOutpatient Therapy ServicesInpatient Mental Wellness or Addiction RecoveryOutpatient Mental Wellness or Addiction Recovery |  |  |
| **Surgery**Inpatient SurgeryOutpatient Surgery (Outpatient Surgery Facility or Emergency Room)Outpatient Surgery (Physician Office or Urgent Care Facility)**Anesthesia** |  |  |

*†Benefits marked with this symbol are designed to be compatible with Health Savings Accounts (HSAs). However, anyone who has or plans to open an HSA should consult tax and legal advisors to confirm which supplemental benefits may be purchased by persons with an HSA to maintain tax-exempt status.*

**More Flexible Hospital StayPay Features**

* Benefits paid in cash with **no restrictions** on how you use them.
* **Apply for family members** as well as for yourself.
* **Guaranteed issue** with **no medical questions**, as long as you are actively at work.
* Once you have a policy, your rate **won’t increase due to age**.
* Fully **portable** – keep your coverage, at the same rate and benefits, if you change jobs or retire.
* Pay for coverage via **convenient payroll deduction**, as long as you stay with your employer.

**File a claim or manage your Trustmark Voluntary Benefits policy on TrustmarkVB.com.**

*Plan form HII 119 and applicable riders are underwritten by Trustmark Insurance Company, Lake Forest, Illinois. This hospital indemnity insurance policy/group certificate provides limited benefits that are the result of a covered accident or covered sickness. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It does not provide comprehensive medical coverage. It is also not a Medicare Supplement policy, nor is it a policy of worker’s compensation. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Benefits, availability, exclusions and limitations may vary by state and may be named differently. Pre-existing condition limitations may apply. For exclusions and limitations that may apply, visit trustmarkbenefits.com/Voluntary-Benefits/Disclosures/HSP. Your policy/certificate will contain complete information. Trustmark® and Trustmark Hospital StayPay® are registered trademarks of Trustmark Insurance Company.*