



Trustmark Accident Insurance

Coverage for when life takes a tumble.

Helping you prepare for the unexpected

Accidents happen. And medical insurance deductibles are going up, which can make **sudden expenses** like the medical costs associated with an accidental injury harder for your family to deal with.

Trustmark Accident insurance pays **cash directly to you** for treatment for covered accidents. The plan pays **regardless of other coverage** you have, and there are **no restrictions** on how you may use the money.

With Accident insurance, you can worry less about your bills, and **focus on recovering**.

Accident sample rates

The chart below lists sample weekly rates across all Trustmark plans nationwide, which vary by benefit amounts payable.

Covered person(s)	Rates
Employee	from \$2.28 - \$5.39
Employee + Spouse	from \$3.29 - \$8.01
Employee + Child(ren)	from \$4.95 - \$10.15
Family	from \$5.96 - \$12.77

Sample rates are shown for illustrative purposes only. Rates may vary by state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Benefits for injury and care

Accident insurance pays based on your injury and the care you receive. Benefits are included for medical services, including:



- Hospital admissions
- Ambulance transport
- Physical therapy
- Prosthetic devices or artificial limbs
- Skin grafts

... and for covered injuries, like:

- Fractures
- Dislocations
- Burns
- Concussion
- Amputations

These are just examples. A complete schedule of benefits will be listed in your policy.

Accident insurance pays you directly

Trustmark Accident insurance can be used any way you like, to help you pay for things like:

- Deductibles
- Co-payments
- Transportation and lodging costs
- Everyday bills

Accident insurance offers **24-hour coverage for certain accidental injuries**, as well as for medical care and equipment to treat them.

Your affordable rate isn't based on your age - and it will **never increase** for as long as you have the policy.



Are you prepared to deal with an injury?



About **40 million** visits to the US emergency rooms each year are injury-related.¹

¹ National Center for Health Statistics, 2014.

Additional advantages

- **Apply for coverage for family members:** spouse, children, and dependent grandchildren.
- There are **no medical questions to enroll**, though spouses will need to answer a disability question if they choose to enroll.
- **Keep your coverage if you leave your job** with no change in premium or benefits.
- **Convenient payroll deduction**, or pay via direct bill, bank draft or credit card if you leave your employer.

More flexible features

- **Get paid** for health screening tests.
- **Receive a lump sum payment** in the event of the death of an insured person by a covered accident.
- **Receive a lump sum payment** if you completely lose your sight, hearing, speech, or the use of two or more limbs in a catastrophic accident.




A waiting period may apply before benefits are payable. Feature availability may vary by state.

**You care.
We listen.**

This is a brief description of benefits under A-607 and applicable riders WB-607, HS-12000R, and LCWP-5/01. This is an accident only policy with limited benefits and does not pay benefits for diseases, sickness, or for loss from sickness. This is not a workers' compensation policy or a substitute for medical expense insurance, major medical insurance or a health benefit plan alternative. It is also not a Medicare Supplement policy. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/ACC/\(A112-2216-ACC\)](http://www.trustmarksolutions.com/disclosures/ACC/(A112-2216-ACC)).

²An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

ACC_24-HSR-ADB-CAT

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best²
trustmarksolutions.com   



Schedule of Benefits¹

Accident Insurance Provides 24-Hour Coverage

Benefit	Amount
Initial Care	
Hospital Benefits	
Admission Benefit (per admission)	\$2,000
Confinement Benefit (per day up to 365 days)	\$400
ICU Benefit (per day up to 15 days)	\$600
Emergency Room Treatment	\$200
Ambulance	
Ground	\$200
Air	\$1,000
Initial Doctor's Office Visit	\$100
Lodging (per night up to 30 days per accident)	\$200
Surgery Benefit	
Open, abdominal, thoracic	\$2,000
Exploratory	\$200
Blood, Plasma and Platelets	\$600
Emergency Dental Benefit	
Extraction	\$100
Crown	\$300
Follow-Up Care	
Accident Follow-Up Treatment	\$100
Physical Therapy	
Up to six visits per person per accident	\$50
Appliance	\$200
Transportation	
100+ miles, up to three trips	\$475
Prosthetic Device or Artificial Limb	
More than one	\$2,000
One	\$1,000
Skin Grafts	25% of applicable burn benefit
Accidental Death	
Employee	\$50,000
Spouse ³	\$20,000
Child	\$10,000
Accidental Death – Common Carrier	
Employee	\$100,000
Spouse ³	\$40,000
Child	\$20,000
Catastrophic Accident	
Employee	\$100,000
Spouse ³	\$50,000
Child	\$50,000

Benefit	Amount
Injuries	
Fractures	
Open reduction	Up to \$10,000
Closed reduction	Up to \$5,000
Chips	25% of applicable closed reduction
Dislocations	
Open reduction	Up to \$8,000
Closed reduction	Up to \$4,000
Laceration	Up to \$800
Burns	
Flat amount for:	
Third-degree 35 or more sq. in.	\$15,000
Third-degree 9-34 sq. in.	\$2,250
Second-degree for 36% or more of body	\$1,125
Concussion	\$200
Eye Injury	
Requires surgery or removal of foreign body	\$400
Herniated Disc	\$800
Loss of Finger, Toe, Hand, Foot or Sight	
Loss of both hands, feet, sight of both eyes or any combination of two or more losses	\$15,000
Loss of one hand, foot or sight of one eye	\$7,500
Loss of two or more fingers, toes or any combination of two or more losses	\$1,500
Loss of one finger or one toe	\$750
Tendon/Ligament/Rotator Cuff Injury	
Repair of more than one	\$1,200
Repair of one	\$800
Exploratory surgery without repair	\$200
Torn Knee Cartilage	\$1000
Exploratory surgery	\$200
Health Screening Benefit	
One Per Person Per Year	\$100
Routine health screening tests	

¹Benefits are payable only as the result of a covered accident. Benefits may vary by state and additional benefits may be available in some states. Most benefits are paid once per person per covered accident unless otherwise noted. ³In some states, spouse, domestic partner or civil union partner.



Trustmark Critical Illness Insurance

Providing a financial cushion for when you need it most.



Helping pay for what health insurance doesn't

A serious illness can be hard on more than just your health: it can threaten you and your family's **financial stability**. Even with medical insurance, you may have out-of-pocket payments and other **new major expenses**. You might even have less income to cover these costs. **Critical Illness insurance can help.**

Critical Illness insurance pays a **lump sum of cash** directly to you when you are diagnosed with a covered illness - use it for whatever you need.

With Critical Illness insurance, if you are affected by a major illness, you can **focus on your health** with less worry about your wallet.

Critical Illness sample rates

Sample ranges of weekly rates for employee-only, non-tobacco coverage. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$15,000 policy
30	from \$3.00* - \$4.19
40	from \$3.70 - \$6.08
50	from \$6.73 - \$11.31

Sample base rates are shown for illustrative purposes only. Rates may vary by age, tobacco use, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage. *Minimum weekly premium is \$3. Benefit will be adjusted up if \$3 purchases more than \$15,000 in benefit.








Note: once you have a policy, your rates will not increase due to age.

Coverage for an array of illnesses

Trustmark Critical Illness insurance pays a lump-sum benefit if you are diagnosed¹ with **any of several conditions**², including:

- Heart attack
- Stroke
- Invasive cancer (excludes most skin cancer)
- Renal (kidney) failure
- Blindness
- ALS (Lou Gehrig's disease)
- Major organ transplant
- Paralysis of two or more limbs
- Coronary artery bypass surgery (at 25% benefit)³
- Carcinoma in situ (at 25% benefit)³
- Occupational HIV

Benefits can help you pay for:

-  Medical deductibles and co-pays
-  Rent or mortgage payments
-  Out-of-network or alternative treatment
-  Child care
-  Travel to treatment
-  Tuition and loans
-  Credit card bills

¹ Most states define eligibility as first diagnosis, meaning the first time a physician identifies a covered condition from its signs or symptoms. If you've been diagnosed with a covered condition prior to having coverage, you may not be eligible for a benefit. ²Please consult your policy/group certificate for specific covered conditions. ³If the insured receives the 25% benefit for coronary artery bypass surgery or carcinoma in situ, the remaining benefit will be available for a diagnosis of another covered condition or subsequent benefit, if included. Most skin cancer is excluded.

Get Paid for Common Preventive Tests



Voluntary Benefits

The way people pay for their healthcare is changing. Many employers are offering new and different health insurance plans, including high-deductible options. Whatever you choose, the Health Screening Benefit included in your Trustmark plan can pay you for getting one screening test per calendar year.

Here's how it works: when you file a claim for one of the screening tests listed below, Trustmark will send you a check even if your insurance covers these tests at no cost as part of your employee wellness program. No waiting period from the effective date of this benefit.

- Fasting blood glucose test
- Blood test for triglycerides
- Serum cholesterol test to determine levels of HDL and LDL
- Routine mammogram
- Breast ultrasound
- Pap smear (for women over 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



File Your Claim

To file a claim, simply visit the following website: www.TrustmarkVB.com/claims and click "Go to Online Claims."

After entering your information, click on "File a New Claim," type in what test or service you had and select "Health & Wellness Benefits" to start your claim. You may also call **877.201.9373** for any questions about claims.

During enrollment, a benefit counselor will be available to answer any additional questions you may have. If you have questions after you receive your policy, call us at **800.918.8877**.



**You care.
We listen.**

Health Screening Rider HS-12000/R is a part of Critical Illness Insurance Plan Form CACI-82001 and Accident Insurance Plan Form A-607, underwritten by Trustmark Insurance Company, Lake Forest, Illinois. Please see your Rider and Rider Schedule for your state for exact terms, provisions, exclusions and limitations that apply.

¹ An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

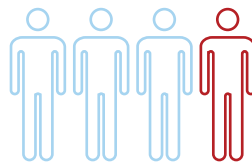


Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best¹

400 Field Drive • Lake Forest, IL 60045
trustmarksolutions.com   



Cardiovascular disease and stroke cost Americans more than **\$316 billion** in direct and indirect costs annually.⁴



More than a **quarter of adults in the U.S.** say health care costs have caused them a serious financial problem in the last two years.⁵

Additional advantages

- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and dependent grandchildren.
- **Convenient payroll deduction:** pay via direct bill, bank draft or credit card if you leave your employer.

Pre-existing condition limitation

No benefit will be paid for any condition caused by or resulting from a pre-existing condition.

More flexible features

- **A health screening benefit** will pay the cost of **one screening test per year** (\$100 maximum). Some of the many eligible tests include:
 - Low-dose mammography
 - Pap smear (women 18+)
 - Serum cholesterol
 - Prostate-specific antigen
 - Stress test
 - Colonoscopy
 - Chest X-ray
 - Bone marrow test

- **Receive an additional benefit payment** if you get sick again. The second cash payment will be equal to the first. (The second illness has to be a different covered condition that happens at least six months after the first one.)⁶

Plus: grow your benefit with EZ Value

The EZ Value option can automatically **increase your benefit amount** over time - without any medical questions.






Example is for age 40, employee only, non-tobacco coverage, with no additional features. Actual values will vary by age, tobacco status and benefits selected.

**You care.
We listen.**

This is a brief description of benefits under CACI-82001 and applicable riders HS-12000, WP-12000, HIV 806, SB 806, EZ-12000R, SC 511, SCR 511, SCRC 511, and MCPRS0-ME. This critical illness/specified disease insurance policy/group certificate provides supplemental health insurance coverage, which pays a limited, lump-sum benefit for specified diseases only. 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 not intended to pay all medical costs associated with the specified diseases and is not designed to provide coverage for other medical conditions or illnesses. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. A waiting period may apply before benefits are payable. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/CI/\(A112-2216-CI\)](http://www.trustmarksolutions.com/disclosures/CI/(A112-2216-CI)).

⁴Heart Disease, Stroke and Research Statistics At-a-Glance. American Heart Association. 2016. ⁵"Medical Bills Still Take a Big Toll, Even with Insurance." NPR. March 8, 2016. ⁶Separation periods between diagnoses may apply. ⁸An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best⁸
trustmarksolutions.com   





Trustmark Disability Income Insurance

Protecting your paycheck even when you can't work.

What would you do without a paycheck?

Your salary is crucial for taking care of yourself and the people who depend on you. But a nasty **injury** or **illness** could leave you **unable to do your job** – and unable to collect an income. Money trouble is the last thing you need when trying to get well. **Disability Income insurance can help.**

When you are disabled¹ and unable to work due to a sickness or off-the-job injury, Disability Income insurance replaces part of your paycheck. It provides a **regular cash benefit** that you can use for all the things your salary typically pays for.

Disability Income insurance **goes to work when you can't**, helping ensure that your life can keep running smoothly even when you are temporarily off your feet.



Disability Income sample rates

Sample ranges of weekly rates for 3-month coverage with a 14-day elimination period for disability due to either injury or illness.

Age at purchase	\$1,000 monthly benefit
17-49	\$4.30 - \$6.10
50-59	\$5.10 - \$7.00
60-67*	\$6.70 - \$8.70

*Maximum issue age may vary by state.

Sample base rates are shown for illustrative purposes only. Rates may vary by age, state, employer, and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Note: once you have a policy, your rates will not increase due to age.

¹As defined by policy/certificate. ²Benefit payment is subject to terms and conditions of coverage. Pre-existing condition limitations may apply.

³Benefits paid may vary. See your policy/certificate for details.






Covered conditions

Disability Income insurance covers total disability due to:²

- Non-occupational sickness
- Non-occupational injury
- Pregnancy (10 months after effective date)
- Complications of pregnancy

What can benefits help pay for?

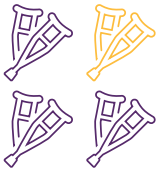
You can use your Disability Income benefits for whatever you need, including:

-  Rent or mortgage payments
-  Groceries and personal care
-  Credit card bills
-  Tuition and loans
-  Child care and housekeeping
-  Medical deductibles and copays

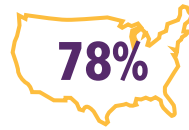
How benefits add up

Example: Jaime, who has a \$1,000/month Disability Income policy, slipped a disc in his back and was unable to work for two and a half months following his elimination period:

	Benefits paid
First month of disability following elimination period	\$1,000
Second month of disability	\$1,000
Last 15 days of disability	\$500
Total benefits paid³	\$2,500



1 of 4 of today's 20-year-olds will experience a disability before reaching age 67.⁴



78% of American workers live paycheck to paycheck to make ends meet.⁵

Additional advantages

- **Benefits paid in full, at the same frequency as your paycheck**, regardless of other coverage. (A monthly payment option is available.)
- **Coverage for time off of work due to pregnancy/childbirth** 10 months after the coverage effective date, or due to complications of pregnancy.
- **Waive your premium payments** if you remain disabled for more than 90 consecutive days during the benefit period.
- **Keep your coverage** at the same price and benefits if you change jobs or retire. Coverage ends at age 72.
- **Convenient payroll deduction:** pay via direct bill, bank draft or credit card if you leave your employer.

Total disability defined

Disability Income insurance pays benefits for total disability, meaning you are:

- **Unable to work at your job.**
- **Not working** at your current employer.
- **Under a doctor's care** for the injury or covered sickness causing your disability.

Coverage and elimination periods

Your **coverage period** is the length of time for which you are able to collect benefits. There may be a period after you become disabled before your benefits begin, known as the **elimination period**.

Coverage and eliminations periods **vary by employer**. You may also be able to choose between multiple options. More information on these periods will be available to you at your time of enrollment.




Pre-existing condition limitation

No benefit will be paid for any condition caused by or resulting from a pre-existing condition.

**You care.
We listen.**

This is a brief description of benefits under DI-902 and applicable riders. This insurance policy/group certificate provides coverage for disabilities resulting from covered accidents or covered sicknesses. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. A waiting period may apply before benefits are payable. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/DI/\(A112-2216-DI\)](http://www.trustmarksolutions.com/disclosures/DI/(A112-2216-DI)).

⁴Social Security Administration, "Disability Planner: Social Security Protection If You Become Disabled." ⁵CareerBuilder, "Living Paycheck to Paycheck is a Way of Life for Majority of U.S. Workers, According to New CareerBuilder Survey." ⁷An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best⁷
trustmarksolutions.com   


Trustmark
benefits beyond benefits



Trustmark Hospital StayPay[®] Insurance

Keeping things balanced when you get knocked off your feet.

Protection against high hospital bills

There are many reasons you might end up in the hospital, from an **unexpected illness** to **welcoming a new family member**. If you do, you may assume your medical insurance will pay for it all. But hospital stays can be **incredibly expensive**.

Trustmark Hospital StayPay[®] insurance pays **cash directly to you** for days you spend in the hospital. The plan pays **regardless of other coverage** you have, and there are no restrictions on how you may use the money.

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

Hospital StayPay sample rates

Protecting yourself may be more affordable than you think. The chart below displays a range of sample weekly rates for employee-only coverage for commonly issued Trustmark Hospital StayPay plans. Your rate may differ depending on your benefit amounts and features. Your rate is locked is based on your age at the time the policy is issued, and will never increase due to age. You can keep your coverage to age 70.¹

Age at Purchase	Weekly Rates
18-49	\$3.56 - \$4.91
50-59	\$5.37 - \$7.51
60-64	\$8.04 - \$10.73
65-70	\$11.37 - \$14.54

Sample rates are shown for illustrative purposes only. Rates may vary by state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

¹ Coverage lasts to age 70 or for 5 years from issuance of the policy, whichever is longer. [†]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.



Simple, easy-to-understand benefits

- The **First Day Stay benefit** pays you a benefit when you're first admitted to a hospital.[†]
- You'll receive a **daily benefit** for each day your stay continues after that.[†]
- Days spent in an **intensive care unit** pay an even larger amount than the daily benefit.[†]

See reverse for more information on Hospital StayPay[®] insurance from Trustmark Insurance Company.

Voluntary Benefits





Are you prepared to pay for a hospital stay?

The average cost of a three-day stay in the hospital: **\$30,000¹**

¹HealthCare.gov, Why Health Insurance is Important: Protection from High Medical Costs 2019

Additional advantages

- **Apply for coverage for family members:** spouse, children, and dependent grandchildren.
- There are **no medical questions** to enroll.
- **Keep your coverage** if you leave your job with no change in premium or benefits.
- **Convenient payroll deduction**, or pay via direct bill, bank draft or credit card if you leave your employer.

¹Benefits 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 features

- **Wellness Checks** pays you for getting one routine test per year, as well as one follow-up test if recommended by a physician.
- **An immediate care benefit** pays you for visits to emergency rooms.
- **A rehabilitation services benefit** pays you for inpatient rehabilitation services, including those for mental wellness and addiction recovery.

Feature availability may vary by state.



**You care.
We listen.**

²An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

Trustmark® and Trustmark Hospital StayPay® are registered trademarks of Trustmark Insurance Company. This is a brief description of benefits under H11 119 and applicable riders CFR 119, FUR 119, IBR 119, ICR 119, RSR 119, SBR 119, TLR 119 and WBW 119. 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. Your policy/certificate will contain complete information. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, please visit <http://www.trustmarksolutions.com/disclosures/HSP/>.

Products underwritten by Trustmark Insurance Company
Rated A- (Excellent) for financial strength by A.M. Best:²
TrustmarkVB.com   


Trustmark
benefits beyond benefits



Trustmark Hospital StayPay[®] Benefits for Prime Healthcare

First Day Stay Benefit[†] Only one benefit amount can be selected	\$1,000
Daily Hospital Stay Benefit[†]	\$100
Daily Hospital ICU Benefit[†]	\$200
Additional features	
Childbirth Hospital Stay[†]	Included
Wellness Checks[†] Routine Screening Test	\$50
Follow-up Test	\$50
Immediate Care Emergency Room	\$100
Rehabilitation Services Inpatient Mental Wellness or Addiction Recovery	\$100

Benefits, availability and amounts may vary by state. Your policy/certificate will contain complete information.

†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.

This is a brief description of benefits under HIL 119 and applicable riders CFR 119, CCR 119, FUR 119, IBR 119, ICR 119, RSR 119, SBR 119, TLR 119 and WBW 119. 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. This description represents coverage offered during a certain time period; coverage you may have selected before or select after that period may differ. Your policy/certificate will contain complete information. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, please visit trustmarkbenefits.com/Voluntary-Benefits/Disclosures/HSP.

Trustmark[®] and Trustmark Hospital StayPay[®] are registered trademarks of Trustmark Insurance Company. ¹An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

**You care.
We listen.**

Products underwritten by Trustmark Insurance Company.
Rated A- (Excellent) for financial strength by A.M. Best.¹

400 Field Drive • Lake Forest, IL 60045
TrustmarkVB.com





Trustmark Universal Life/LifeEvents[®] Insurance with Long-Term Care Benefit

Two choices for combined coverage and lifelong protection.

Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income.

Universal Life/LifeEvents can help.

Universal Life provides a consistent lifelong benefit, while, for the same rate, the **Universal LifeEvents** option offers a **higher death benefit** during your working years, when your needs and responsibilities are the greatest. (See reverse for more on how Universal LifeEvents works.) You can choose a plan and benefit amount that provides the **right protection for you.**

Universal Life/LifeEvents insurance can mean those left behind are still able to pursue their own dreams, and help ensure that the **ending** of one story won't stop the **beginning** of another.



Universal Life/LifeEvents sample rates

Sample ranges of weekly rates for employee-only, non-smoker coverage with long-term care benefit. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$25,000 Universal Life policy	\$25,000 Universal LifeEvents policy
30	from \$5.06 - \$6.27	from \$3.49 - \$4.59
40	from \$7.42 - \$9.44	from \$5.05 - \$6.71
50	from \$11.92 - \$15.44	from \$7.84 - \$10.71

Sample rates are shown for illustrative purposes only. Rates may vary by age, smoking status, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Note: your rate is "locked in" at your age at purchase!

Once you have a policy, your rate will never increase due to age.

Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal Life/LifeEvents includes a **long-term care (LTC)** benefit that can help pay for these services at any age. With either option, this benefit **remains at the same** level throughout your life, so the full amount is always available when you most need it.

Here's how it works:

4%

You can **collect 4% of your Universal Life/LifeEvents death benefit per month** for up to 25 months to help pay for long-term care services.

Flexible features available:

2x

PLUS: if you collect a benefit for LTC, your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.

The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance (except in LA and VA, where the LTC benefit is Long-Term Care Insurance). It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.



Universal Life/LifeEvents is **flexible permanent** life insurance designed to last a lifetime.



The younger you are when you enroll, the **more benefit** you receive for the same premium.



No medical exams or blood work – just answer a few simple questions.

See reverse side for more information on Universal Life/LifeEvents insurance from Trustmark Insurance Company.



What would happen if you weren't around?



1 in 3 households would have immediate trouble paying for living expenses if they lost their primary earner.¹



40% of Americans live paycheck to paycheck. Could your family afford to stay in your home?²



56% of Americans have less than \$10,000 saved for retirement – **1 in 3** have \$0 saved. Wouldn't it be nice to have some protection?³

How the Universal LifeEvents option works

- A **higher death benefit** during working years.
- **Long-term care (LTC)** benefits that **stay the same** throughout your life.

Example: \$25,000 policy

Before age 70	
Death benefit	\$25,000
LTC benefits	\$25,000

After age 70	
Death benefit	\$8,333
LTC benefits	\$25,000

Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary.

Benefit for terminal illness

- **Use part of your death benefit** to help manage costs if you're diagnosed with a terminal illness.

Additional advantages

- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and grandchildren.
- **Convenient payroll deduction;** pay via direct bill, bank draft or credit card if you leave your employer.

More flexible features

- **Buy term life insurance for your children.** They can later simply convert this rider to a permanent Universal Life policy.
- **Waive your policy payments** if your doctor says you're totally disabled.

Plus: grow your benefit with EZ Value

The EZ Value option can automatically **increase your benefit amount over time** – without any medical questions.

Example: \$1 increase in weekly premium each year for 10 years.



Example is for age 40, employee only, non-smoker coverage with long-term care benefit and no additional features. Actual values will vary by age, smoking status, benefits selected and interest rates.

**You care.
We listen.**

¹2018 Insurance Barometer Study LIMRA/Life Happens. ²nielsen.com/us/en/insights/news/2015/savingspending-and-living-paycheck-to-paycheck-in-america.html. ³gobankingrates.com/retirement/1-3-americans-0-saved-retirement. ⁵An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

This provides a brief description of your benefits under GUL.205/IUL.205 and applicable riders HH/LTC.205, BRR.205, BXR.205, ABR.205, ADB.205, CT.205 and WP.205. Benefits, definitions, exclusions, form numbers and limitations may vary by state. This policy contains a provision that guarantees against lapse for a period of 10 years (14 years in OR; 15 years for Universal LifeEvents) as long as premiums are paid as planned. If you make changes to your coverage during this period, or pay only the minimum premium, you may prevent cash value accumulation or reduce your death benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain your policy with a higher premium than the one you paid to satisfy the no-lapse guarantee or coverage may expire prior to age 100 even if the premium shown is paid as scheduled. A policy illustration will be delivered with your policy. Your policy will contain complete information. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. For exclusions and limitations that may apply, visit www.trustmarksolutions.com/disclosures/UL/ (A112-2216-UL). 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/. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.

Products underwritten by Trustmark Insurance Company
Rated A- (Excellent) for financial strength by A.M. Best.⁵

TrustmarkVB.com   

