Trustmark

Trustmark Paycheck Protect®

Rich in benefits and easy to enroll

Designed to maximize flexibility and simplicity, Trustmark's NEW Paycheck Protect solution transcends traditional disability insurance with more choices for higher valued benefits for today's experiential lifestyles.* Our standard non-occupational coverage features streamlined underwriting, level premiums, full portability, no benefit integration at time of claim – and with our claims process, employees get benefits even sooner.

**May be available on a guaranteed issue basis (some exceptions may apply). Underwriting conditions may vary, and determine the eligibility for the offer of insurance.*

Click to watch Paycheck Protect video
https://vimeopro.com/trustmarkcompanies/paycheck-protect-overview

Features Consumers Desire

Today's active employees live life to the fullest. Paycheck Protect is about LivAbility … about not letting illness or injury get in the way of life.

Included Benefits - Built-in

Maternity

A disability due to pregnancy is covered the same as any other sickness when it begins 10 months after the effective date(Remove info in red when waiving pre-ex).

Waiver of Premium

After 90 days of total disability or the elimination period, whichever is greater, premium will be waived for as long as the disability continues, but not beyond the maximum benefit period.

Partial Disability Benefit

Helps insured gradually return to work with a 50% benefit up to 6 months (or less if the benefit period is less than that) if insured returns to work part time after receiving benefits for 30 days.

Plan Features

Unique Underwriting

Guaranteed Issue (GI) or Modified Guaranteed Issue (MGI)

Guaranteed Renewable

In most states, insureds can keep their coverage to age 70, or for 5 years if purchased between ages 66 and 70.

Fully Portable

The insured can keep the same benefit and premium levels even upon leaving the employer or retiring.

Level Premiums

Rates are based on issue age and industry class.

No Integration of Benefits at Time of Claim

Benefits are paid in full regardless of other coverage. All benefits integration takes place at the time of the application.

Benefits Paid Weekly

Employees don't have to wait for their benefit payments since they will be paid weekly, unless requested otherwise.

International Coverage

Covered for 60 days if insured becomes disabled while traveling. Upon return to the United States and its territories, benefits will continue.

Eligibility

- **Employees** – Ages 18 to 70, actively working full-time (30 hours per week) and employed at least 30 days.

Benefit Periods/Elimination Periods/Rates

Benefit Period	Accident/Sickness Elimination Period	Rate Class: 2A Monthly Premium per $100 Monthly Benefit		
		Ages		
		18 to 49	50 to 59	60 to 70
6 Months	14/14	$ 2.94	$ 3.55	$ 4.37
24 Months	14/14	$ 6.41	$ 8.90	$ 13.35

- Rates – Based on the employee's age as of date of their last birthday.
- Earnings – Only base income is considered; earnings do not include bonuses, commissions, overtime or special pay.

Pre-Existing Conditions

Waiver of Pre-Ex

The pre-existing condition limitation will be waived for all employees at the initial enrollment, and for new hires at future enrollments. Pre-existing condition limitations will apply to employees who do not apply at initial enrollment and for an increase to inforce coverage. (A pre-existing condition limitation means that any existing symptoms or conditions diagnosed or treated 12 months prior to the effective date is not payable for the first 12 months after the effective date.)

Guaranteed Issue Underwriting

Available in $100 monthly increments up to 60% of base earnings, less any other disability coverage in-force at time of application.

	Non-Replacement
Employees only	$500 to $3,000 monthly maximum

- **Employee***: Waived Participation with 50% seen | GI 10 employee application minimum

Modified Guarantee Issue (MGI) Underwriting:

Available in $100 monthly increments up to 60% of base earnings, less any other coverage in-force at time of application.

Employees only	$3,100 to $6,000 monthly maximum

- **Employee**: MGI underwriting when benefit amount exceeds GI limits or when participation levels are not met, health questions required; 10 employee application minimum

Definitions

Injury

An accidental bodily injury resulting from a covered accident for which the insured sought treatment from a doctor within 30 consecutive days of the date the covered accident occurred.

Sickness

Illness, infection, disease, normal pregnancy, complications of pregnancy, not caused by injury.

Total Disability

During the first year of disability, Totally Disabled means the insured is:

- Unable to perform all of the Material and Substantial Duties of Your Regular Occupation;
- Not engaged in any other occupation for wage or profit; and
- Under the regular and appropriate care of a Physician for such Total Disability.

After the first year of disability, if applicable, Totally Disabled means the insured is:

- Unable to perform all of the Material and Substantial Duties of any Gainful Occupation;
- Not engaged in any other occupation for wage or profit; and
- Under the regular and appropriate care of a Physician for such Total Disability.