



Trustmark Paycheck Protect[®] Insurance

Preserving your active lifestyle, whatever may happen.

You want to keep on living your best life

Your family, hobbies, dreams – these are the things that you live for each day. And being able to enjoy that life **depends on your income**, and having the peace of mind that it will always be there for you and for those who count on you. **Paycheck Protect insurance can help.**

Paycheck Protect **helps to insure your livability and lifestyle**, ensuring that nothing gets in the way or keeps you down. With it, you can go about life knowing if something happens and you can't do your regular job, Paycheck Protect will **replace part of your paycheck**. That cash can be used for whatever helps keep you going.

Paycheck Protect **goes to work** when you can't, so your life can keep running smoothly even when you are off your feet due to a covered disability or condition.

Covered Conditions

Paycheck Protect insurance kicks in when you can't work due to¹:

- **Sickness** (off-the-job)
- **Injury** (off-the-job)
- **Maternity** (6-8 weeks of benefits after delivery).²
- **Complications of pregnancy**

¹Benefit payment is subject to terms and conditions of coverage. Pre-existing condition limitations may apply. ²Maternity benefit duration varies by delivery type. ⁵Benefits paid may vary. See your policy/certificate for details.



Example of benefits

\$1,000/month policy, 2½ months unable to work, following elimination period:

First month	\$1,000
Second month	\$1,000
Last 15 days	\$500
Total benefits paid⁵	\$2,500



More policy features:

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.

Additional advantages

- **Benefits can be paid weekly**, providing quick access to your money.
- **Premium deductions are waived** if you remain unable to work after 90 consecutive days during your benefit period.
- **Keep your coverage** at the same price and benefits if you change jobs or retire. Coverage ends at age 70, or after 5 years if you purchase at age 66 or older.
- **Convenient payroll deduction**; pay via direct bill, bank draft or credit card if you leave your employer.

Total disability defined

Paycheck Protect insurance pays benefits for total disability, meaning you are:

- **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.)
- **Under a doctor's care** for the injury or covered sickness causing your disability.

Benefit and elimination periods

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**.

⁷An AM 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 (3rd out of 13 possible ratings ranging from A++ to Suspended).

This is a brief description of benefits under DI 516 and applicable riders CFR 516 and JSB 516. 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.trustmarkbenefits.com/voluntary-benefits/disclosures/P2/.

Underwritten by Trustmark Insurance Company
Rated A (EXCELLENT) AM Best⁷
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