

Worksite Disability Income Insurance

Rich in benefits and easy to enroll

Designed to maximize flexibility and simplicity, Trustmark's Disability Income is easy to understand and even easier to enroll. It features streamlined underwriting, level premiums, full portability, no benefit integration and with our claims process employees get benefits even sooner.

DI Benefits – Weekly, Bi-Weekly, Monthly

Trustmark pays worksite disability benefits weekly, bi-weekly, semi-monthly or monthly so that income can be replaced on the same cycle an employee is used to receiving a paycheck.

Built-in Benefits that Measure Up

- Guaranteed Renewable in most states
- Fully Portable
- Waiver of pre-existing condition limitation on takeovers
- Waiver of premium
- No integration with other coverage

Superior Case and Employee Underwriting

- Guaranteed Issue (GI) with 20% participation
- Waived participation if 70% of eligible employees will be seen on a one-on-one basis
- Less restrictive Modified Guaranteed Issue (MGI)
 - Three simple questions
 - No detailed medical history
 - No physical exams

Level Premiums

Level premiums based on employee's issue age for as long as the policy remains in force.

Benefits

Covered Conditions

Covers total disability due to:

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

Total Disability

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

- Unable to work at his or her job
- Not working for his or her current employer
- Under a doctor's care for the injury or covered sickness causing such total disability

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

- Unable to work at any job for which he or she is qualified by reason of education, training or experience
- Not working at gainful job for pay or benefits
- Under a doctor's care for the injury or covered sickness causing such total disability

Participation Requirements

GI – 20% of eligible employees

MGI – 20 applications

Participation is waived if the Benefits Communication/Enrollment firm has access to at least 70% of eligible employees during:

- a. A face-to-face, one-on-one enrollment meeting; and/or
- b. A combined core benefit/voluntary enrollment conducted via a call center and assisted by the Benefits Communication/Enrollment firm

In either scenario, the Benefits Communication/Enrollment firm and the enrollment plan must be approved by Trustmark.



Worksite Disability Income Insurance

Features

Guaranteed Renewable

In most states, insureds can keep their coverage to age 72.

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

Benefits are paid in full regardless of other coverage.

Maternity

A disability due to pregnancy is covered the same as any other sickness when it begins 10 months after the effective date.

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.

Waiver of Pre-Existing Condition Limitation

Waiver of the entire pre-existing condition limitation, up to current benefit amounts available to groups with prior benefits in force.

Optional Loss of Work/Strike

Prevents coverage from lapsing by providing a waiver of premium for loss of work due to a reduction in work force, reorganization or participation in a strike or lockout.

Design

Eligibility

Full-time and part-time employees, ages 17 to 67, employed for at least 90 days prior to the application date, and actively at work on the effective date.

Maximum Benefit Periods

- 3, 6, 12 and 24 months

Accident/Sickness Elimination Periods

- 0/7, 7/7, 0/14, 14/14, 0/30, 30/30, 60/60, 90/90, 180/180, 365/365

Flat Dollar Amount Design – \$100 increments

Guaranteed Issue Amounts

- \$300 to \$2,500/month up to 60% of earnings*
- \$300 to \$3,000/month up to 50% of earnings*

Modified Guaranteed Issue

- \$300 to \$3,000/month up to 60% of earnings*
- \$300 to \$6,000/month up to 60% of earnings*

Percentage of Earnings Design

Guaranteed Issue Amounts

- 60% of earnings* up to \$2,500/month
- 50% of earnings* up to \$3,000/month

Modified Guaranteed Issue

- 60% of earnings* up to \$3,000/month
- 50% of earnings* between \$3,100 and \$6,000/month
- 60% of earnings* between \$3,100 and \$6,000/month

GI and MGI can be offered stand-alone or simultaneously within a group.

*Maximum benefit amount to be issued will be based on all disability coverage in force at time of enrollment. At time of claim, benefits are paid in full regardless of other coverage. Earnings do not typically include commissions, bonuses, overtime or special pay.

Trustmark
Voluntary Benefit Solutions®

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