

Disability Insurance (Post-Tax)

Disability Income Insurance from Trustmark

Imagine life without a paycheck.

You count on your paycheck to provide the things you need today and to achieve the dreams you have for tomorrow. But, what would happen if it were suddenly taken away because of an unexpected covered injury or illness? Disability Income insurance replaces part of your paycheck when you are disabled and unable to work. It can help you meet financial obligations when you don't have a paycheck coming in.

What's more, your disability insurance benefits are yours to use any way you want. Use them to help with:

- Rent or mortgage
- Credit card and automobile payments
- Child care and housekeeping
- Medical insurance copays and deductibles

Bottom line: Disability Income insurance helps protect your financial future by going to work when you can't. It's that simple.

Plan Design		
Employees can purchase one of two plan options		
Sickness		
Plan	Benefits Period	
	Waiting Period	Benefit Period
Plan 1	7 Days Sickness / 7 Days Accident*	3 Months
Plan 2	7 Days Sickness / 7 Days Accident*	6 Months

** The number of days after the date of disability that must elapse before benefits become payable.*

Benefits you'll appreciate

- Benefits paid in full regardless of other coverage.
- Benefits for total and continuous disability due to a covered non-occupational injury or accident.
- Benefits paid at the same frequency as your paycheck, or monthly if you choose.
- Covered Maternity Benefits – Total disability resulting from a pregnancy or childbirth is covered the same as sickness when it commences after the plan has been in effect for a period of 10 months or more.
- Waiver of Premium – Waives premium if you remain disabled for 90 consecutive days during the benefit period.
- Guaranteed Renewable – Guaranteed coverage to age 72, as long as premiums are paid.
- Level Premiums – Enjoy rates that don't increase because of age.
- Portability – Take your coverage with you and pay the same premium if you change jobs or retire. Benefit periods end at age 72.
- Convenient Payroll Deduction – No bills to watch for. No checks to mail. A direct bill option is available when you change jobs or retire.

Elimination period

There may be a period after you become disabled before your benefits begin, known as the elimination period. See policy/certificate for details.

Pre-existing conditions limitation

If you have become disabled because of a pre-existing condition, the disability is not covered if it begins during the first 12 months after the effective date of coverage. Pre-existing condition means a sickness or physical condition for which you were treated, received medical advice or had taken medicine within 12 months before the effective date of coverage. Pre-existing limitations may vary by state. See your policy for exact terms.

Exclusions

Generally no benefits are paid for disability which results from your involvement in any period of armed conflict, even if it is not declared; riding in or driving any motor-driven vehicle in a race, stunt show or speed test; operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven (this does not include flying as a fare-paying passenger); participating or attempting to participate in an illegal activity; committing or trying to commit suicide or injuring yourself intentionally, whether you are sane or not; addiction to use of alcohol or drugs; having a pre-existing condition as described and limited in the plan certificate; having a work-related injury; and having a psychiatric or psychological condition including but not limited to affective disorders, neuroses, anxiety, stress and adjustment reactions. However, Alzheimer's disease and other organic senile dementia are covered. Exclusions may vary by state mandates.

Premium rates are assessed based on individual factors and deducted from the employee's paycheck post-tax on a bi-weekly basis. Schedule an appointment with a Professional Benefits Counselor/Enroller to learn more and determine if Trustmark's Disability Income insurance plan is right for you. Schedule an appointment online at www.myenrollmentschedule.com/lauderdale or by calling **1-866-998-2915**.

See policy for complete details and full description of covered conditions. The policy has exclusions, limitations and waiting periods which may affect any benefits payable. Plan Form DI-902 is underwritten by Trustmark Insurance Company, Lake Forest, Illinois.

