



Cuyahoga County
Together We Thrive

VOLUNTARY BENEFIT OFFERINGS

You can apply for the Voluntary Benefits at any time.

***Please note:** Voluntary Benefits are only guaranteed-issued during your new hire eligibility window. If you have previously waived coverage, you will be asked to answer medical questions (“Evidence of Insurability”) and could be declined.

UNIVERSAL LIFE INSURANCE – Portable, lifelong coverage

SHORT TERM DISABILITY – Customizable income protection

CRITICAL ILLNESS & CANCER – Lump sum benefits paid upon diagnosis

ACCIDENTAL INJURY - Benefits accumulate based on injury & treatment

Pre-existing conditions limitations apply to new Disability & Critical Illness Policies

WHO TO CALL

To **ENROLL/INCREASE COVERAGE** contact BetPin: **1-888-304-6498**

**Please leave a voicemail if your call is not answered immediately. You can expect a return call within one business day.*

If you're **ALREADY ENROLLED** and have questions about your coverage, call Trustmark's Customer Care: **1-800-918-8877**

Remember, you don't have to re-enroll at Open Enrollment. Your benefits will continue as-is.

To file a **CLAIM**, call Trustmark's Claim team: **1-877-201-9373**

Or go to trustmarksolutions.com/individual/file-claim.



Trustmark Universal LifeEvents® Insurance with Long-Term Care Benefit

Two important coverages for when you need them the most.

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 LifeEvents can help.

Universal LifeEvents provides 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 benefit amount that provides the **right protection for you**.

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

Universal LifeEvents sample rates

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

Age at purchase	\$25,000 policy
30	from \$3.49 – \$4.59
40	from \$5.05 – \$6.71
50	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.



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 LifeEvents includes a **long-term care (LTC) benefit** that can help pay for these services at any age. This benefit **never reduces due to age**, so the full amount is always available when you most need it.

Here's how it works:

4%

You can **collect 4% of the face amount of your Universal LifeEvents policy 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, 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. Pre-existing condition limitation may apply. Benefits may not be available in all states or may be named differently. Your policy will contain complete details.

Universal 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.



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 Universal LifeEvents Works

- A **higher death benefit** during working years.
- **Full LTC benefits** when you're most likely to need them.

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

Death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary. Issue age is 18-64.

Benefit for terminal illness

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

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

- **Double your death benefit** if you die in an accident before age 75.
- **Buy term life insurance for your children.** They can later simply convert it to a permanent Universal Life policy.

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-smoker coverage, with long-term care benefit and no additional features. Actual values will vary by age, smoking status, benefits selected and interest rates. Increases may be available for a maximum of 5 or 10 years, depending on employer selection.

**You care.
We listen.**

This is a brief description of 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 guarantees against lapsing for 15 years as long as planned premiums are paid. If you make changes during this period, or pay only the minimum amount, your cash value may not accumulate, or your death benefit may reduce. If there is negative cash value at the end of your no-lapse period, you must make up the premium to establish positive cash value. You may need to pay more premium to maintain your policy than the rate you paid to keep the no-lapse guarantee, or coverage may end before age 100. An illustration will be delivered with your policy. For costs and coverage detail, including exclusions, reductions, 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/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/about/cda/publications/Taking_Care_of_Tomorrow_English/.

¹2016 Insurance Barometer Study LIMRA/Life Happens, lifehappens.org/industryresources/agent/barometer2016. ²nielsen.com/us/en/insights/news/2015/saving-spending-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).

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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?

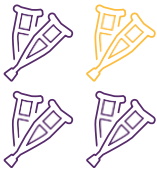
You can use your Disability Income benefits for whatever you need, including:

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

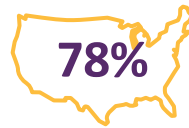
How benefits add up

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).

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Trustmark
benefits beyond benefits



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.

Awaiting 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).

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

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How Critical HealthEventsSM benefits are paid












When applying for Critical HealthEvents, you select a benefit amount. This is the maximum amount you can receive each year in benefits. Critical HealthEvents pays benefits at either **100%, 50% or 10%** of that annual maximum, depending on the diagnosis you receive. Payouts per year will not exceed your annual maximum.

Example:

If you collect 10% of your benefit in January, and then receive a diagnosis at the 100% level in September of the same year, your second payment will be 90% of your annual maximum (the entire remaining amount.)

Your benefit isn't "one and done." As long as you have the policy, the benefit will start fresh every year, with no lifetime limit for new diagnoses.

Benefits payable by diagnosis

10% benefit	50% benefit	100% benefit
 Cancer <ul style="list-style-type: none">Invasive basal/squamous cell skin cancerIn situ cancerBenign brain, spinal cord and cranial nerve tumorsMyelodysplastic syndrome	 Cancer <ul style="list-style-type: none">Stage 1 melanomaStage 1 or 2 cancers, no lymph node involvement	 Cancer <ul style="list-style-type: none">Stage 3 or higherStage 2 involving lymph nodesMelanoma stage 2 or higherStage 1 or higher: pancreas, esophagus, leukemia, lung, liver, biliary tract, head and neck, lymphoma, multiple myeloma
 Coronary artery disease – initial diagnosis after assessment and recommended treatment	 Coronary artery disease – <ul style="list-style-type: none">Coronary artery obstructionHeart attack when clinically diagnosed	 Coronary artery disease – heart attack
 Cerebral vascular disease “mini-stroke” – Transient Ischemic Attack (TIA) including Reversible Ischemic Neurologic Deficit (RIND)	 Cerebral vascular disease – <ul style="list-style-type: none">Stroke with less than 30 days impairmentStroke when clinically diagnosed	 Cerebral vascular disease – Stroke with at least 30 days impairment

A 30-day waiting period may apply before benefits are payable. Your policy/group certificate will contain specific covered illness and details, including a complete description of benefit provisions, exclusions and limitations.

This piece is intended to accompany form A112-2219 (3-18). It describes benefits of Plan Form CII 214, underwritten by Trustmark Insurance Company, Lake Forest, Illinois, and is subject to policy terms and conditions.

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benefits beyond benefits