

John Brown University

Trustmark Universal Life Events + LTC

1. When Can I Apply for this Benefit?

- Newly-eligible or newly-hired employees may apply for coverage with guarantee issue (no health questions), up to certain plan limits during the annual open enrollment in April kl,,.
- All other benefit eligible employees who did not enroll during the qualifying period or would like to make changes to existing coverage may apply during the annual open enrollment in April by answering health questions on their application.
- Spouses may apply for their own policy during the annual enrollment period in April by answering health questions on their application.

2. What is this product?

- This is a Life Insurance Product with an LTC Rider

3. What does the LTC Rider Do?

- Accelerates the Death Benefit (Life Insurance Value) at 4% per month for up to 25 months to pay for long-term care in an assisted living or long-term care facility, or home health care and/or adult day care

4. Can I apply for LTC and NOT Life Insurance?

- No. The LTC is a rider included with the Life Insurance Benefit. You will need to apply for a Life Insurance Benefit to access your LTC benefit

5. Will my Death Benefit Ever Reduce?

- Yes. Reduces to 1/3 of the original face value at age 70 or after 15 years (whichever is longer), LTC benefits do not reduce

6. What happens when I use up my original 25 months of Death Benefit for LTC?

- The Extension of benefits is triggered, and the insured will receive the LTC benefit for an additional 25 months allowing the insured to receive the LTC benefits for a total of up to 50 months

7. What happens when I use my full benefit (50 months of LTC benefit)?

- Restoration of Benefits is triggered which Fully restores the death benefit reduced by LTC each time a benefit is paid.
- Allows beneficiaries to receive the full death benefit.

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8. How much does a plan cost?

- **Sample Weekly Pricing for 50K Life Insurance Benefit = \$100K for LTC**

Age	Weekly Premium
35	\$9.36
40	\$11.82
45	\$14.80
50	\$18.69
55	\$24.27
60	\$32.49
65	\$64.53

9. Does your premium increase as you get older?

- Premiums under the Trustmark plan are based on the age at which you are approved for coverage. They do not increase each year as you get older.
- Insurance companies do reserve the right to increase rates.

10. Can I maintain this policy if I am no longer employed by my current employer?

- Yes, the Trustmark policy is portable by paying your premiums directly to Trustmark.
- As long as you continue to pay your premiums, your coverage will remain in force. The rate does not change when you leave employment.

11. Is there a Cash Benefit?

- If an employee terminates coverage or elects to surrender their policy, they will receive the cash value minus any surrender charges or they could use that amount to continue all or part of their coverage for a specified period of time.
- A cash accumulation illustration can be provided to the individual that purchased coverage and is based on things like age, gender, current interest rates, premium and benefit amounts.

12. How are premiums paid?

- Premiums for the policy are payroll deducted.

13. Can my spouse apply for coverage?

- Yes – spouses can apply for coverage.
- There is no linkage requirement.

14. Does my spouse have to submit their own application?

- The spouse must be listed on the employee's application as a 'Dependent'.
- Once the spouse is added as a dependent, coverage can be selected, and an application completed.
- This is done through the employee's portal.

15. How do I know my application was submitted?

- You must download and print the 'Enrollment Verification' after signing.

16. Once we apply and enroll, can we increase our coverage level in the future?

- Yes, you can increase your coverage. Increases to coverage require full underwriting which means you can be declined for coverage. Your coverage will be based on your new attained age at the time of your new application.

17. Once we apply and enroll, can we decrease our coverage level in the future?

- Yes, you may elect to decrease coverage. To decrease your coverage, you must call 800-918-8877.

18. How long has Trustmark been in business?

- Trustmark has been in business since 1889.
- Learn more about Trustmark by visiting [Home | Trustmark \(trustmarkbenefits.com\)](https://trustmarkbenefits.com)

19. Can I use Health Savings Account (HSA) money to pay my premium?

- No

20. Can I use my Flexible Spending Account (FSA) to pay my premium?

- No

21. Are the LTC premiums pre-tax or post-tax?

- Post-tax

22. Are the premiums tax deductible?

- No

23. How do I receive my policy?

- Trustmark will mail your policy documents.

24. When will I receive my policy?

- You will receive your policy documents within 4-6 weeks from end of enrollment.

25. I am having technical difficulties.

- Password reset – click on ‘Forgot Password.’
- Enter your email address and complete the ‘Verification Code’.
- Your password reset will be emailed to you.

Trustmark Underwriting Questions

Modified Guarantee Issue

1. Is any person to be insured now disabled, been seen by a physician or treated in a medical facility, including a doctor's office, within the last six months for illness or disease (other than flu, colds)?
2. Has any person to be insured been treated for, or diagnosed by a member of the medical profession as having Acquired Immune Deficiency Syndrome (AIDS) or tested positive on an AIDS or HIV test?

Simplified Issue

1. Is any person to be insured now disabled, been seen by a physician or treated in a medical facility, including a doctor's office, within the last six months for illness or disease (other than flu, colds)?
2. Has any person to be insured been treated for, or diagnosed by a member of the medical profession as having Acquired Immune Deficiency Syndrome (AIDS) or tested positive on an AIDS or HIV test?
3. Details of any major health impairments (within the last five years)
4. Any history of drug or alcohol treatment
5. Specify the reason for seeing a medical practitioner in the past 12 months (other than for a routine physical)