

Let's talk life.®



Disability Income Insurance

*Trustmark*  
**Voluntary Benefit Solutions®**

PERSONAL. FLEXIBLE. TRUSTED.



# Every life has a story.

*You have a picture of the way you want your life to go.*

Now imagine if something happens that not only changes your picture, it changes your life story.

That's when Trustmark Disability Income insurance can help. It can help you live your story, your way – even when a disability gets in the way.

## 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 injury or illness?

Disability Income insurance replaces part of your paycheck when you are disabled<sup>1</sup> 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 co-pays and deductibles

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

<sup>1</sup> As defined by policy/certificate.

## Why do you need it?

Take a moment, now, to think about life as you know it. Then ask yourself this: If you get sick or hurt off the job, how would you manage life without a paycheck?

- How long could you go without a paycheck?
- Would you be able to pay your mortgage or rent?
- Could you afford the new expenses that come with disability?

### Think About It

- 75% of Americans live paycheck to paycheck.<sup>2</sup>
- Unexpected illness and injury cause 350,000 personal bankruptcies each year.<sup>3</sup>
- More than 70% of American households rely on two incomes to make ends meet.<sup>4</sup>

## Total disability defined<sup>1</sup>

During the first year of disability, *totally disabled* means 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

After the first year of disability, *totally disabled* means you are:

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



<sup>1</sup> Definition may vary by state. See your policy or certificate for complete definition in your state.

<sup>2</sup> Getting Paid in America survey, 2008

<sup>3</sup> Council of Disability Awareness, 2009

<sup>4</sup> LIMRA's Life insurance consumer studies, 2010 Disability Insurance Awareness Month

## What's covered?

Total disability due to:

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

Benefit payment is subject to terms and conditions of coverage. Pre-existing conditions may apply.



## How Disability benefits add up

### Example: \$1,000 monthly benefits

Jake ruptured a disc and continued to be disabled after his elimination period for another two months and 15 days.

	Benefits Paid
Jake's benefits following his elimination period and first month of disability	<b>\$1,000</b>
Jake's benefits for his second month of disability	<b>\$1,000</b>
Jake's benefits for his last 15 days of disability	<b>\$500</b>
<b>Total Benefits Paid<sup>5</sup></b>	<b>\$2,500</b>

<sup>5</sup> Benefits paid may vary. See your policy/certificate for details.

## Benefits you'll appreciate

- Benefits paid in full regardless of other coverage.<sup>1</sup>
- Benefits for total and continuous disability due to a covered non-occupational injury or accident.
- Benefits paid at the same frequency as your paycheck.
- **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**<sup>2</sup> – 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.

Use this chart to take notes when you meet with a benefits counselor.

Coverage for me:	<input type="text"/>
Cost per pay period:	<input type="text"/>
Date deductions start:	<input type="text"/>

<sup>1</sup> Subject to terms and conditions of coverage.

<sup>2</sup> In some states, Conditionally Guaranteed Renewable. Please consult your policy/certificate for your state's exact terms and provisions.

*It's your story. Help protect it with Disability Income insurance.*

**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.

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**Voluntary Benefit Solutions**<sup>®</sup>  
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Most insurance policies contain exclusions, limitations and terms for keeping them in force. Your representative will be glad to provide you with costs and complete details. See Plan DI-902 for your state for exact terms and provisions. This policy is designed to provide you with coverage for disabilities resulting from covered accidents or covered sicknesses. It is not a Medicare supplement policy. It is not a policy of workers' compensation insurance and will not cover accidents or sicknesses covered by worker's compensation insurance. This policy is supplemental and not designed to cover all medical expenses. It is not a substitute for a health benefit plan. This policy does not cover basic hospital, basic medical or major medical expenses. In MA, you must have a health benefit plan in order to purchase this insurance. Please read your policy or certificate carefully for complete information.

<sup>1</sup>An 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).