



**Trustmark Life + Care®**

# Frequently Asked Questions

**Answers to your most common questions.**

Below are answers to some of the questions we're asked most often.



## **What does "Life" refer to in Trustmark Life + Care?**

Permanent life insurance to age 121

## **What does "Long-term care" refer to in Trustmark Life + Care?**

Long-term care received by the insured which, based on the plan design, can include both professional caregiving and caregiving from a family member.<sup>1</sup>

## **How does Trustmark Life + Care work?**

Trustmark Life + Care is permanent life insurance that pays a death benefit to your beneficiary. Plus, Trustmark Life + Care pays cash benefits when you receive qualifying caregiving services – whether that care is provided by a professional or by a family member.<sup>1</sup> It's two-in-one protection – that can be used for your savings and your family.

## **When are long-term care benefits payable?**

Long-term care benefits are payable when a doctor certifies you require assistance with 2 of 6 ADLs or have a severe cognitive impairment (such as Alzheimer's) and you are receiving care from a professional or family member.<sup>1</sup> Long-term care benefits are payable after 90 days of qualifying care has been received; to qualify you must meet the conditions for payment.

## **What is the difference between professional caregiving and family caregiving benefits?**

Professional caregiving allows you to collect 4% of your face amount per month while family caregiving allows you to collect 2% of your face amount per month. You can collect up to your full face amount in benefits and can only collect one benefit at a time.

## **What is qualifying care for professional caregiving and family caregiving benefits?**

Professional caregiving is provided by a licensed, accredited or certified healthcare institution, other than a hospital, either in their facility, such as assisted living, or in your home. Family caregiving is hands-on care provided by your unpaid family member or friend in your home or their home.



## Voluntary Benefits

**Trustmark**  
benefits beyond benefits



### **What are activities of daily living (ADLs) for care benefits claims?**

ADLs are basic, functional abilities. They are transferring (moving into or out of a bed, chair or wheelchair), continence, bathing, dressing, eating, and going to the toilet.

### **Can I switch between professional caregiving and family caregiving?**

Yes, you can switch between family caregiving and professional caregiving on a monthly basis and keep collecting benefits, up to the maximum of your certificate's face amount. You can only collect one benefit at a time.

### **Will my long-term care benefit claim payouts proportionately reduce my death benefit?**

Long-term care benefits paid do not reduce the death benefit and face amount. The full death benefit is available to your beneficiaries even after you receive care benefits.

### **How long will it take Trustmark to handle my claim?**

Once you qualify, we typically process claims within five business days of having all necessary information to validate your claim.

### **Can I receive an advance on my death benefit if my doctor determines that I am terminally ill?**

Yes, your plan has a terminal illness benefit that allows you to advance up to 50% of your death benefit if you're diagnosed with having less than 24 months to live.

### **Do I have options to convert my plan?**

Yes, you have options to convert after you have had coverage for at least 10 years. You may elect to pay no additional premiums and convert your plan into either extended term or reduced paid-up life insurance (death benefit only). Your extended term and reduced paid-up benefits are detailed in the Schedule of Guaranteed Nonforfeiture Benefits in your certificate.



### **Can I take my plan with me if I leave my job?**

Yes, as long as you continue to pay your premiums directly to Trustmark you can keep your coverage at the same rate and benefits if you change jobs or retire.

### **Is there an age limit on when I can apply for certain benefits?**

Yes, a maximum issue age applies to certain benefits; coverage issued up to age 71.

### **Will I have to answer medical questions at time of application?**

When there is a guaranteed issue offer in place, employees age 18–70 may not have to answer medical questions at time of application for coverage up to \$200,000. Spouses or domestic partners have up to \$30,000 of coverage available. If you are applying for a benefit amount higher than the guaranteed issue limit, three medical questions are asked on the application.

### **When I complete my application, how do I answer "Has the proposed insured used tobacco in the last 12 months"?**

This question refers to tobacco use of any kind within the last 12 months.

### **How do I know what age to use for my premiums rates?**

Rates are based on your age on the effective date, which is the date your coverage begins (and is shown on your certificate). Example: your birthday is December 15th and you enroll on December 1st for a January 1st effective date, the rate you pay will be the rate for your age as of January 1st.

### **If I live to be 100 years old or older, will my beneficiary still be able to receive a life insurance benefit?**

Yes, your beneficiary will receive a life insurance benefit. When you continue to pay for your certificate, the certificate will be fully paid for at age 100. You will no longer owe premium payments at that point and the life insurance will last until age 121.

### **Will I have family coverage options?**

Your plan contains the following options:

#### **Spouse/Domestic Partner coverage options:**

- Your partner (through age 70) may be eligible to apply for coverage capped at a portion of your benefit amount
- Spouse term rider
- The employee must participate in order to get up to \$30,000 of spouse or domestic partner coverage.

### **What can I spend my benefits on?**

Anything! We pay you directly, so you can use the money for anything you want.

Claim questions can be sent to [customer-care@trustmarkbenefits.com](mailto:customer-care@trustmarkbenefits.com) or call 1-877-201-9373.

*To verify that your plan has the following benefits included, please see your benefit summary or premium rates communication materials (or your benefits representative) for details.*

<sup>1</sup>family caregiving benefit

<sup>2</sup>death benefit restoration

<sup>3</sup>extension of care benefits

<sup>4</sup>death benefit reduction amount percentage

**You care.  
We listen.**

This is a brief description of the benefits under forms GTL 121 C MET and applicable riders CTR 121, LTC.121 and STR.121. This is a life insurance benefit that also gives you the option to accelerate some of the death benefit in the event that you meet the criteria for a qualifying event. This is not a long-term care partnership policy or a Medicare supplement certificate. The accelerated death benefit for terminal illness is designed with the intent to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. The accelerated death benefit for long-term care is designed with the intent to qualify for favorable tax treatment under Section 7702B(b) of the Internal Revenue Code and is subject to long-term care insurance law. Unlike the benefits provided by traditional or stand-alone long-term care insurance, the benefits provided do not include coverage for the reimbursement of long-term care services. A maximum issue age applies to certain benefits; coverage issued at age 70 or later may differ from what is described here. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. Please consult your certificate for complete information. For costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and Trustmark Life + Care® are registered trademarks of Trustmark Insurance Company. In California, review "A Consumer's Guide to Long-term Care from the Department of Aging" at: [http://www.aging.ca.gov/aboutcda/publications/Taking\\_Care\\_of\\_Tomorrow\\_English/](http://www.aging.ca.gov/aboutcda/publications/Taking_Care_of_Tomorrow_English/). All other states, please refer to publication <https://content.naic.org/sites/default/files/publication-ltc-lp-shoppers-guide-long-term.pdf>.

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