



# 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 disabled<sup>1</sup> 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.

<sup>1</sup>As defined by policy/certificate. <sup>2</sup>Benefit payment is subject to terms and conditions of coverage. Pre-existing condition limitations may apply.

<sup>3</sup>Benefits paid may vary. See your policy/certificate for details.

## Covered conditions

Disability Income insurance covers total disability due to:<sup>2</sup>

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

## What can benefits help pay for?

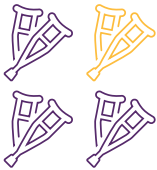
You can use your Disability Income benefits for whatever you need, including:

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

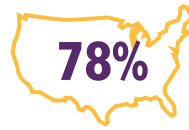
## How benefits add up

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
<b>Total benefits paid<sup>3</sup></b>	<b>\$2,500</b>



**1 of 4 of today's 20-year-olds** will experience a disability before reaching age 67.<sup>4</sup>



**78% of American workers** live paycheck to paycheck to make ends meet.<sup>5</sup>

## 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)).*

<sup>4</sup>Social Security Administration, "Disability Planner: Social Security Protection If You Become Disabled." <sup>5</sup>CareerBuilder, "Living Paycheck to Paycheck is a Way of Life for Majority of U.S. Workers, According to New CareerBuilder Survey." <sup>7</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).

Underwritten by Trustmark Insurance Company  
Rated A- (EXCELLENT) A.M. Best<sup>7</sup>  
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