

# FAQs About Disability Income Insurance

## Additional Information

### *How does the Waiver of Premium benefit work?*

The Waiver of Premium is designed to relieve the burden of premium payments during a lengthy disability. Under this benefit, you are not required to make premium payments after you have been totally disabled for 90 consecutive days or for the elimination period, whichever is greater, and benefits are payable. Premiums are waived for as long as you continue to receive benefits.

### *Where can I call if I have other questions about my coverage?*

Trustmark Insurance Company offers a toll-free number to answer questions:

**(800) 918-8877**

**Trustmark**

**Voluntary Benefit Solutions<sup>®</sup>**

PERSONAL. FLEXIBLE. TRUSTED.

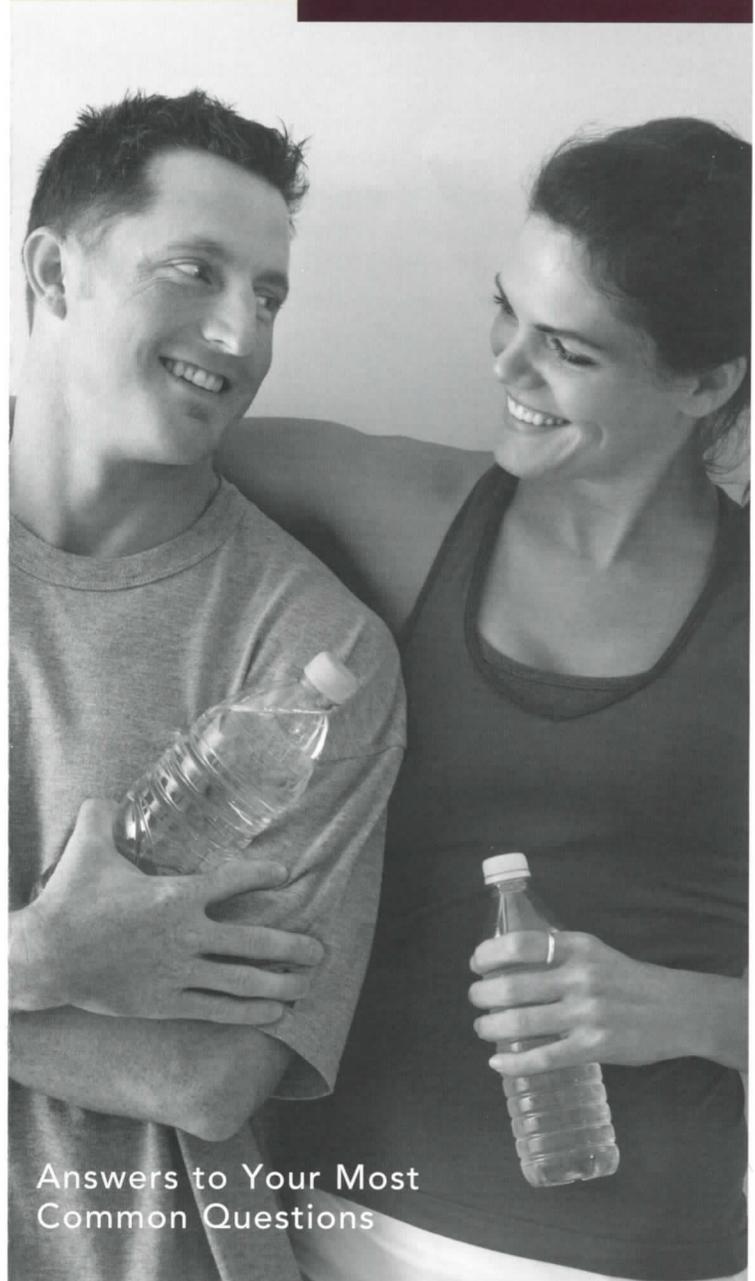
Underwritten by Trustmark Insurance Company  
Rated A- (EXCELLENT) A.M. Best<sup>1</sup>  
400 Field Drive • Lake Forest, IL 60045  
trustmarksolutions.com  

This provides a brief description of your benefits and is not a contract. Benefits, definitions, exclusions and limitations may vary by state. See plan DI 902 and other optional riders for your state for exact terms and provisions.

<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).

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Answers to Your Most  
Common Questions

## The Basics

### ***What is a disability?***

A disability is a sickness or accidental injury that keeps an employee from working. Financial difficulty often accompanies a period of disability, since bills and expenses continue while income suddenly stops.

### ***Why do I need Disability Income insurance?***

Disability Income insurance protects your earning power by providing monthly income when you need it most. If you should become disabled, a disability income insurance plan would provide cash benefits to help you pay for ongoing bills and expenses without depleting your savings.

### ***What is Disability Income (DI)?***

It is a disability insurance product that allows you to match income benefits with your financial needs. Benefits are payable when a covered sickness or accidental injury results in total disability before age 72 and the qualifications of the elimination period have been met. A combination of flexible plan options, affordable and convenient premium payments, maternity coverage and portability features makes Trustmark's DI insurance one of the best disability products available today.

### ***How can I apply for Trustmark's Disability Income?***

If you are eligible, you can qualify for coverage by completing a short, simple application and meeting the underwriting rules established by Trustmark Insurance Company. A professional worksite benefits counselor will help you complete the application and can provide more details about the coverage.

## Insurance Coverage

### ***Which company insures this coverage?***

Trustmark DI insurance is underwritten by Trustmark Insurance Company, a life and health insurer managed for the benefit of its policy owners. Trustmark has been a leader in providing fast, efficient service to America's workforce since 1913.

### ***Am I required to enroll?***

No. Coverage is offered on a voluntary basis.

### ***Who is eligible to apply for DI insurance?***

As long as you are actively at work and have satisfied eligibility rules established for your employer by Trustmark, you are eligible to apply.

### ***What is an "elimination period?"***

An elimination period is the number of days of disability which must pass before you are eligible to receive disability benefits. It works like a deductible to reduce costs by eliminating claims for minor illnesses or injuries lasting only a short time.

### ***What is a "benefit period?"***

A benefit period begins once the elimination period has ended and you are eligible to receive disability benefits. It continues until the earlier of either the date you are no longer Totally Disabled or have reached the maximum benefit period outlined in your policy.

### ***How do I know which benefit options to select?***

The benefit options you select will depend upon your monthly income, personal savings, living expenses, existing disability coverage and desired premium amount. Generally, disability benefits from all sources may total a maximum of 60% of your income. At the time you apply for coverage, a worksite benefits counselor can help you evaluate these factors and determine the combination of options which best meet your needs.

### ***What is a “pre-existing condition” and how is it covered?***

A pre-existing condition is a health problem or symptoms of a health problem occurring before an individual purchases an insurance policy. Under the terms of the DI insurance policy, a 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. If you become disabled because of a pre-existing condition, the disability is not covered if it begins during the first 12 months after your effective date.

### ***What would happen if I had a pre-existing condition, but became disabled from something else?***

If a disability unrelated to a pre-existing condition occurs, benefits would be payable for disability due to covered sickness or injury, as long as you are actively at work when that disability occurs.

### ***How do I apply for benefits if I become disabled?***

If disability does occur, you should provide Trustmark with written notification of your covered loss within 30 days or as soon as is reasonably possible. Once Trustmark is informed of your loss, you will receive a claim form to complete and return. Benefits are paid as soon as the company receives proper written proof of your covered loss.

### ***Are there restrictions on how I use my benefit money?***

No. Benefits are sent directly to you to use as you see fit.

### ***Doesn't Social Security provide disability benefits?***

Yes, Social Security does provide disability benefits, but you may not want to rely solely on a government managed plan. And, Social Security benefits are not payable until your seventh month of disability. DI insurance provides you with additional insurance protection for a more comprehensive range of coverage. Benefits begin after the elimination period and continue for as long as you are disabled up to the end of your maximum benefit period.

### ***Would Trustmark Disability Income insurance duplicate disability coverage I already have?***

No. Your Trustmark DI is designed to supplement any existing insurance protection. The variety of monthly benefit amounts lets you use your policy to fill in any existing gaps in your insurance coverage.

### ***Does my coverage stop if I change jobs?***

No. Your coverage is portable, which means you can take it with you if you change jobs. As long as you continue to make regular premium payments, your policy will protect you against loss of earnings.

## **Premium Payments**

### ***How much does Trustmark's Disability Income insurance cost?***

Because you are part of a large group, you may purchase coverage at affordable rates. The exact premium amount will vary based on the benefit amount you select.

### ***How do I pay for my insurance?***

Premiums are automatically deducted from your paycheck so you don't have bills to watch for or checks to mail.

## Disability Income Insurance

Trustmark's Disability Income (DI) insurance goes to work when you can't, by providing income replacement benefit payments to help you meet your financial obligations. Disability benefits may be used as you and your family see fit.



## Facing the Future with Confidence

**Disability Income Insurance** to help protect your income.

**Affordable Premiums** with the convenience of payroll deduction.

**Flexibility** to choose the coverage you need.

## Highlights

- **Guaranteed Renewable**

In most states, coverage remains in force as long as premiums are paid, up to age 72 regardless of health.

- **Take Your Policy With You**

Your policy is yours to keep even if you change jobs or retire.

- **Rates Never Change Due To Age**

Rates do not increase as you age.

- **Affordable**

Premiums start as low as \$3 per week.

- **Simple Application Process**

No physical exam required.

- **Convenient Payroll Deduction**

No bills to watch for or checks to mail.

- **No Integration**

Benefits paid for non-occupational sickness or injury regardless of any other coverage you have.

- **Waiver of Premium**

During your total disability some of your premium may be waived.

- **Maternity Benefits**

Total disability resulting from pregnancy or childbirth is covered the same as any sickness when such disability begins 10 months or more after the effective date.