



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 disabled¹ 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.

Covered conditions

Disability Income insurance covers total disability due to:²

- 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
Total benefits paid³	\$2,500

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

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

See reverse for more information on Disability Income insurance from Trustmark Insurance Company.



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.

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.

⁴An AM 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 (3rd out of 13 possible ratings ranging from A++ to D).

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 <https://www.trustmarkbenefits.com/voluntary-benefits/disclosures/DI/> (A112-3827-DI).

Underwritten by Trustmark Insurance Company
Rated A (EXCELLENT) AM Best⁴
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