

# Let's talk life.®

- Universal Life Insurance with Accelerated Benefits for Qualified Long-term Care Services
- Disability Insurance
- Accident Insurance



To enroll, contact:

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*Serving the public employees of Massachusetts since 1984.*



FLYNN INSURANCE AGENCY, INC.

*Trustmark*  
**Voluntary Benefit Solutions®**

PERSONAL. FLEXIBLE. TRUSTED.™

# Universal Life Insurance



## Every life has a story.

Meet Jane. Right now, life looks picture perfect. Jane has little to worry about, and she'd like to keep it that way. But how?

Trustmark Universal Life insurance can help. It can help protect her family from financial hardship if something happens to her or her spouse. It's that simple.

### How does Universal Life work?

Universal Life insurance combines two important benefits – chronic illness care and permanent life insurance – into one affordable product.

permanent life insurance  
+ chronic illness care  
Universal Life insurance

With Universal Life, your benefits can be paid as a Death Benefit, as Living Benefits, or as a combination of both. Let's take a closer look.

#### Death Benefit

Most people buy life insurance for the financial security of the death benefit. And it's easy to see why. A death benefit puts money in your family's hands quickly when they need it most. It's money they can use any way they want to help cover short- and long-term expenses like these:

- Funeral costs
- Rent or mortgage payments
- College tuition for children or grandchildren
- Debt
- Retirement and more



#### Accelerated Benefits for Qualified Long-term Care Services

Chronic illness care services can be expensive. Accelerated benefits make it easy to advance the death benefit to help pay for home healthcare, assisted living, adult day care or nursing home services, should you or your covered spouse ever need them.

### Features you'll appreciate

**Lifelong protection** – Provides coverage that will last your lifetime.

**Family coverage** – Apply for your spouse, children and grandchildren even if you choose not to participate.

**Terminal Illness Benefit** – Accelerates up to 75 percent of your death benefit if your doctor determines your life expectancy is 24 months or less.

**Guaranteed renewable** – Guaranteed coverage, as long as your premiums are paid. Your premium may change if the premium for all policies in your class changes.

**Accidental death benefit** – Doubles the death benefit if death occurs by accident prior to age 75.

**Waiver of premium** – Waives policy payments if your doctor determines you are totally disabled.

#### Optional benefits:

**Children's level term insurance rider** – Covers newborns to age 23 and is convertible to Universal Life insurance without evidence of insurability.

**EZ Value** – Automatically raises your benefits to keep pace with your increasing needs, without additional underwriting.

**Universal Life Events** – The LifeEvents product pays a higher death benefit during working years when expenses are high and your family needs maximum protection. Then at age 70, when expenses typically reduce, LifeEvents reduces the death benefit amount to better fit your needs.<sup>1</sup>

1 UL-LTC-BRR-ADB-W-CTR-EZV

<sup>1</sup>With LifeEvents, death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary. LifeEvents issue age is 64 and under.

This provides a brief description of your benefits under IUL.205 and applicable riders HH/LTC.205 MA, BRR.205 MA, ABR.205 (I) MA, ADB.205 MA, CT.205 MA, LW.205 MA and WP.205 MA. In MA the HH/LTC.205 MA rider is called Accelerated Death Benefit for Chronic Illness Rider. Benefits, exclusions and limitations may vary by state and may be named differently. Please consult your policy for complete information. In Massachusetts, this policy features a no-lapse guarantee that ensures coverage will not lapse for 15 years as long as premiums are paid as planned. If you make changes to policy benefits during this period or pay only the minimum premium, you may be foregoing the advantage of building cash value or reducing the benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain the policy with a higher premium than the one you paid to satisfy the no-lapse guarantee.

It's your story. Help protect it with Trustmark Universal Life insurance.

# Disability Insurance

## Every life has a story.

*Meet Phil. Life looks picture perfect right now. He and his fiancée are planning their wedding and living the adventure of renovating a home. He takes care to follow safety measures, because one slip with a power tool can leave him suddenly unable to work and earn a living.*

*Being disabled can cost more than most people might think. Trustmark Disability Income Insurance goes to work when you can't. It provides an income while you focus on recovery. It's that simple.*



### How does Disability work?

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 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.



### 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?

### Benefits you'll appreciate

- Benefits paid in full regardless of other coverage.
- 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.

<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.

**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.

**Elimination Period and Exclusions.** An elimination period and additional exclusions may apply. See policy/certificate for full details.

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.

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



# Accident Insurance

## Every life has a story.

Meet Dee, whose life looks picture perfect. A house, two cars, husband, kids – the American dream. Everyone is active and healthy. Yet accidents are just a part of life – from the soccer field to the ski slope and the highway in between. Ending up in urgent care can hurt more than a knee; it can hit a family hard with immediate medical expenses.

Emergency costs can add up quickly. One trip to ER may involve many services – an ambulance ride, X-rays, medicines and physician fees. Trustmark Accident Insurance provides a measure of financial security by helping to take care of the unexpected bills from an accident, so you can heal. It's that simple.



### How does it work?

Trustmark Accident insurance is designed to cover unexpected expenses that result from all kinds of accidents, even sports-related and household ones.<sup>1</sup> It provides cash benefits to cover things your health insurance doesn't.

### What's covered?

**Initial Care Benefits:** Physician visit, ambulance, emergency room treatment, hospital benefits, lodging, blood, surgery, emergency dental

**Injury Benefits:** Burn; concussion; dislocation; eye injury; fracture; herniated disc; laceration; loss of finger, toe, hand, foot, sight; tendon, ligament, rotator cuff injury; torn knee cartilage

**Follow-up Care Benefits:** Physical therapy, appliances, prosthetic device, artificial limb, skin graft, transportation



This provides a brief description of benefits and is not a contract. Plan availability and/or coverage, benefits, definitions, exclusions and limitations may vary by state. See Plan A-607, [WB607], [HS-12000], [LCWP-501] and other optional riders for your state for exact terms and provisions. This is an Accident only policy/group certificate with limited benefits and does not pay benefits for diseases, sickness or for loss from sickness. This is not a Worker's Compensation Policy nor a Medicare policy. Benefits are supplemental and not intended to cover all medical expenses. In MA, this health plan alone does not meet Minimum Creditable Coverage standards and will not satisfy the individual mandate that you have health insurance. **THIS IS A LIMITED POLICY**

### Benefits you'll appreciate

- Benefits paid directly to you without any restrictions on how you can use them.
- Benefits are paid to you regardless of any other coverage you have.
- **Guaranteed Issue** – There are no medical questions you'll have to answer, but your spouse<sup>2</sup> or domestic partner must answer a disability question.
- **Guaranteed Renewable** – Renewable as long as premiums are paid.
- **Level Premiums and Benefits** – Rates don't increase and benefits don't decrease because of age.
- **Family Coverage** – Apply for your spouse, children and dependent grandchildren.
- **Portability** – Take your coverage with you and pay the same premium. It's yours to keep even if you change jobs or retire.
- **Convenient Payroll Deduction** – No bills to watch for. No checks to mail. A direct bill option is available when you change jobs or retire.

<sup>1</sup>Please consult your policy/group certificate for exclusions, limitations and policy details. <sup>2</sup>In some states, spouse, domestic partner or civil union partner.

It's your story. Help protect it with Accident insurance.

### Trustmark Voluntary Benefit Solutions®

PERSONAL. FLEXIBLE. TRUSTED.®  
Underwritten by Trustmark Insurance Company  
Rated A- (EXCELLENT) A.M. Best  
400 Field Drive • Lake Forest, IL 60045  
trustmarksolutions.com

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).

## Schedule of Benefits<sup>1</sup>

### Accident Insurance Provides 24-Hour Coverage

Benefit	Amount
<b>Initial Care</b>	
<b>Hospital Benefits</b>	
Admission Benefit (per admission)	\$2,000
Confinement Benefit (per day up to 365 days)	\$400
ICU Benefit (per day up to 15 days)	\$600
Emergency Room Treatment	\$200
<b>Ambulance</b>	
Ground	\$200
Air	\$1,000
Initial Doctor's Office Visit	\$100
Lodging (per night up to 30 days per accident)	\$200
<b>Surgery Benefit</b>	
Open, abdominal, thoracic	\$2,000
Exploratory	\$200
Blood, Plasma and Platelets	\$600
<b>Emergency Dental Benefit</b>	
Extraction	\$100
Crown	\$300
<b>Follow-Up Care</b>	
Accident Follow-Up Treatment	\$100
<b>Physical Therapy</b>	
Up to six visits per person per accident	\$50
Appliance	\$200
<b>Transportation</b>	
100+ miles, up to three trips	\$475
<b>Prosthetic Device or Artificial Limb</b>	
More than one	\$2,000
One	\$1,000
Skin Grafts	25% of applicable burn benefit
<b>Catastrophic Accident</b>	
Employee	\$100,000
Spouse <sup>3</sup>	\$50,000
Child	\$50,000

Benefit	Amount
<b>Injuries</b>	
<b>Fractures</b>	
Open reduction	Up to \$10,000
Closed reduction	Up to \$5,000
Chips	25% of applicable closed reduction
<b>Dislocations</b>	
Open reduction	Up to \$8,000
Closed reduction	Up to \$4,000
Laceration	Up to \$800
<b>Burns</b>	
Flat amount for:	
Third-degree 35 or more sq. in.	\$15,000
Third-degree 9-34 sq. in.	\$2,250
Second-degree for 36% or more of body	\$1,125
Concussion	\$200
<b>Eye Injury</b>	
Requires surgery or removal of foreign body	\$400
Herniated Disc	\$800
<b>Loss of Finger, Toe, Hand, Foot or Sight</b>	
Loss of both hands, feet, sight of both eyes or any combination of two or more losses	\$15,000
Loss of one hand, foot or sight of one eye	\$7,500
Loss of two or more fingers, toes or any combination of two or more losses	\$1,500
Loss of one finger or one toe	\$750
<b>Tendon/Ligament/Rotator Cuff Injury</b>	
Repair of more than one	\$1,200
Repair of one	\$800
Exploratory surgery without repair	\$200
Torn Knee Cartilage	\$1000
Exploratory surgery	\$200
<b>Health Screening Benefit</b>	
One Per Person Per Year	\$100
Routine health screening tests	

<sup>1</sup>Benefits are payable only as the result of a covered accident. Benefits may vary by state and additional benefits may be available in some states. Most benefits are paid once per person per covered accident unless otherwise noted. <sup>3</sup>In some states, spouse, domestic partner or civil union partner.