

Provided by
Trustmark Life + Care®

FMOLHS is partnering with Trustmark to provide a new combined life insurance plus long-term care benefit for team members.



The need for long-term care (LTC) services can put a strain on families. Yet it can be a challenge to find protection against the rising costs of those services in the event of an accident, illness, or aging. Trustmark Life + Care insurance can be an easy way to buy affordable LTC coverage. It provides a long-term care benefit that's funded by permanent life insurance.

It can happen at any age, to anyone: something goes wrong and you start needing help with the basics of everyday life, like eating, dressing, or going to the bathroom. When that happens, Trustmark Life + Care® pays **cash benefits** that can help you afford the comfort and quality of care that you desire. Plus, it **doubles as life insurance**, with a benefit payable to your beneficiaries.

5 Reasons Why Trustmark Life + Care

1. Two-in-one coverage: get both **permanent life insurance and long-term care benefits** for one rate.
2. **Benefits can help manage the cost of long-term care** if needed, providing financial support while preserving your retirement savings and easing the burden on your family.
3. Long-term care benefits are paid to you when you receive caregiving services **from either a professional or a family member**.
4. Coverage is available to you on a **guaranteed issue** basis – **no medical questions asked**, and you can't be turned down – up to benefit amount limits.¹
5. Guaranteed to last a lifetime: once you have coverage and continue to pay your premium, your rate **doesn't increase as you get older**.

Are you ready to enroll?



Get familiar with your new benefit.
Log on to
mycarecoverage.com/fmolhs
to explore benefit information,
videos, and FAQs.



Enroll in Trustmark Life + Care

April 1–30, 2025

Log on to
mycarecoverage.com/fmolhs
or call **1 (855) 281-4214**.



Questions?

Call **1 (855) 281-4214**

How long-term care benefits work

(All examples are for a \$100,000 certificate.)

Trustmark Life + Care pays benefits in cash, directly to you, when you require help with at least two of six activities of daily living (for example, eating, bathing, or dressing) or have a severe cognitive impairment (such as Alzheimer's Disease) and receive caregiving services for more than 90 days.²

Professional Caregiving

Where: in a facility or in your home

Example: home health care, assisted living facility, or adult day care



When you receive professional caregiving services, you can collect **4% of your life insurance benefit amount per month**, up to two times the face amount of your certificate.

\$4,000/month up to a **\$200,000** maximum

Family Caregiving

Where: in your home or in your caregiver's home

Example: care from your spouse or family member in your home



With your Family Caregiving benefit, you can get benefits **when care is provided by a family member or friend** rather than by a professional. For family caregiving, collect **2% of your life insurance benefit per month**, up to two times the face amount of your certificate.

\$2,000/month up to a **\$200,000** maximum

You can even switch between professional caregiving and family caregiving and keep collecting benefits, up to the maximum of twice your certificate's face amount.

Plus, long-term care benefits paid **do not reduce the life insurance benefit**, so a full life insurance benefit is available to your beneficiaries even after you receive long-term care benefits! This can dramatically increase the maximum value of your coverage.

| Benefit type | Maximum Benefit |
|--|------------------|
| Long-term care benefits | \$200,000 |
| Life insurance benefit before age 70 or 10th anniversary | +\$100,000 |
| Total maximum benefit | \$300,000 |

Note: If you have previously elected Trustmark life insurance coverage, your existing policy may differ from what is described here.

This is a brief description of the benefits under forms GTL 121 C MET, GTL 121 C ERG, 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 will terminate with the 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/. New Hampshire residents can reach the senior insurance counseling program at www.ServiceLink.org or 1-866-634-9412. All other states, please refer to publication <https://content.naic.org/sites/default/files/publication-ltc-lp-shoppers-guide-long-term.pdf>. For disclosures, exclusions and limitations that may apply visit <http://www.trustmarkbenefits.com/voluntary-benefits/disclosures/tlc>

¹Maximum issue age for guaranteed issue is 70. Team members who have previously been offered this coverage may not be eligible for guaranteed issue. Refer to the sample-rate sheet or speak to an enroller for details. Long-term care benefits require non-medical questions at time of application.

²Long-term care benefits are payable after 90 days of qualifying care has been received; to qualify you must meet the conditions for payment. The long-term care benefits provided may not be enough to cover the Long-term care expenses incurred. Consult a financial advisor.

An 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).

Program Offered and Administered by Mercer Health & Benefits Administration LLC

In CA d/b/a Mercer Health & Benefits Insurance Services LLC AR Insurance License #100102691 CA Insurance License #0G39709

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