

# Trustmark Life + Care FAQs

## What is Trustmark Life + Care?

FMOLHS has partnered with Trustmark to offer Trustmark Life + Care, which is a permanent term life insurance with long term care benefits. Trustmark provides a death benefit to beneficiaries, alongside additional cash benefits when the policyholder receives qualifying caregiving services, whether from a professional or a family member. This essentially combines life insurance with long-term care coverage in one product.

## How do I enroll in the Trustmark Life + Care benefit?

Team Members will access the dedicated FMOLHS site with Trustmark to enroll. Current team members can only enroll during the special enrollment period from April 1-30, 2025. New team members will have the opportunity to enroll during their normal onboarding benefit enrollment period.

To enroll on the [Trustmark site](#):

- Click “Enroll Now”
- Enter username: 6 digital Employee ID, if less than 6 digits, add leading zeros.
  - Example: ID = 1234, username = 001234
- Enter Password/Pin: Last 4 digits Employee ID + Year of Birth (YYYY); Total of 8 digits.
  - Example: ID =1234; Year of birth = 1985; PIN = 12341985
- During the enrollment process, you may be asked for other information to bind your coverage such as age, tobacco use status, and social security number.

## How does Trustmark Life + Care differ from the other Life Insurance benefits offered to FMOLHS team members?

Trustmark Life + Care combines life insurance with long-term care benefits, allowing policyholders to use part of their death benefit for long-term care needs. This differs from typical employer term life insurance, which only provides a basic death benefit tied to salary and does not include long-term care coverage.

## How much will the coverage cost?

The cost of coverage is determined by several factors, including your age, the features you select, and the amount of coverage you desire. This means that the premium varies based on these considerations. The premium will be deducted from your paycheck over 26 pay periods, like health insurance premiums, or over remaining pay periods if you enroll after the first of the year due to new hire or newly eligible status.

## Who is eligible for the benefit?

All active full-time (0.8-1.0 FTE) and part-time (0.5-0.79 FTE) team members and their eligible dependents.



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### **Who qualifies as my eligible dependent under the benefit?**

Your eligible dependents include:

- Your legal spouse/domestic partner age 18-75 (eligible for both life insurance and long-term care benefit)
- Your dependent children through the age of 25 including stepchildren, legally adopted children or children placed with you for adoption, foster children, grandchildren for whom you have legal custody, or children under your legal guardianship. (only eligible for life insurance, not the long-term care benefit)

*You must be enrolled in the benefit to elect spouse or dependent coverage.*

### **Is coverage guaranteed at the time of enrollment?**

Coverage is provided on a guaranteed issue basis, meaning no medical questions will be asked, and you cannot be denied coverage, subject to benefit amount limits.

### **What is the maximum guaranteed issued amount?**

The maximum guaranteed issued amount is \$150,000 and minimum issued amount is \$10,000. You can elect amounts in increments of \$1,000.

### **Will the premium rates offered at time of enrollment change as I get older?**

Once you obtain coverage and continue to pay your premium, your rate doesn't increase as you get older. Premiums are guaranteed to last a lifetime.

### **Will my coverage amount change as I get older?**

The death benefit reduces to 33% at age 70 or the 10th policy anniversary whichever occurs later. However, the amount available for care benefits never reduces.

### **Will accessing the LTC benefit reduce my life insurance benefit?**

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

### **What if my employment status changes to PRN or I terminate employment?**

If you leave or retire from FMOLHS, you can continue your coverage without interruption (subject to applicable law and the plan's terms and conditions). Although payroll deduction will no longer be available, you may continue your coverage at the same rates without interruption by contacting Trustmark and setting up deductions from your bank account.

### **If I enroll, change status to PRN and continue my Trustmark Life+ Care coverage, but change status back to benefit eligible, can I continue the benefit with a payroll deduction?**

Yes, your status changes back to a benefit eligible status, you can contact Trustmark directly to re-enroll and Trustmark will notify FMOLHS to begin payroll deductions once the coverage becomes effective.



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### **If I change status FT to PT or PT to FT, will my enrollment in Trustmark Life+ Care change?**

Your coverage will continue with no change to premiums or the coverage amount.

### **Am I able to enroll a spouse or eligible dependent through a qualifying life event such as marriage, birth, or adoption after the initial enrollment period?**

Yes. You can enroll a spouse or dependent through a qualifying life event. You must be enrolled in coverage at the time of the qualifying event to add a spouse or dependent. To report the qualifying life event and complete enrollment, you will contact Trustmark by phone or login to your online account. When adding a spouse or dependent due to a qualifying life event, you will be required to make another application of coverage and increase your amount by the minimum increment of \$1,000.

### **How does the LTC benefit work?**

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. You can even switch between professional caregiving and family caregiving and keep collecting benefits, up to the maximum of twice your policies' face amount. Long Term Care benefits are effective after 90 days of receiving eligible caregiving services.

#### For Example:

**Professional Caregiving/Facility** - You have a \$100,000 life insurance policy and use a professional caregiver/facility, you can collect 4% of your life insurance benefit amount per month, up to two times\* the face amount of your policy (**\$4,000/month up to a \$200,000 maximum**).

**Family Caregiving** - You have a \$100,000 life insurance policy and use a family member or friend rather than a professional, you can collect 2% of your life insurance benefit per month, up to two times\* the face amount of your policy (**\$2,000/month up to a \$200,000 maximum**).

*\* "two times" or "twice" your certificate's amount is not applicable if you are age 71-75 at application.*

### **Does Medicare cover long-term care (LTC) expenses?**

Medicare offers limited financial assistance for LTC services. Medicare is designed to cover acute medical conditions and post-rehabilitative care, not the costs associated with LTC. To be eligible for nursing home care under Medicare, a three-day hospital stay is required, and the care must be rehabilitative in nature. If these conditions are met, Medicare will cover the first 20 days. Days 21-100 require a co-payment, and there is no coverage after day 100.



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**When is the special enrollment period for Trustmark Life + Care?**

The special open enrollment period is scheduled for April 1-30, 2025.

**Will I be able to enroll after April 30, 2025?**

Enrollment in Trustmark Life + Care is only being offered during this special enrollment period and to new hires/newly benefit eligible team members thereafter. If you do not enroll during the special enrollment period or as new hire/newly eligible team member, you will not have another opportunity to enroll.

**Will I be able to join if I currently have a Trustmark Life + Care policy not associated with FMOLHS?**

Yes, you will be able to keep any current policies with Trustmark as well as join the life insurance plus long-term care benefits offered by FMOLHS.

**Will this benefit be offered during annual Open Enrollment on November 1-15?**

No. The benefit will not be offered during annual Open Enrollment. If you have active coverage at the time of annual Open Enrollment, the benefit will rollover with no action needed by you.

**When will the coverage be effective?**

The coverage will be effective on the first of the month following 30 days of eligibility, with premium deductions beginning on the paycheck date associated with the first of that month.

If you need to file a claim for benefits prior to your coverage effective date, please contact Trustmark. Trustmark offers a temporary coverage until the policy takes effect as per above. The temporary coverage is offered free of charge.

**Once enrolled, how do I file a claim?**

All claims are filed directly through Trustmark by calling (855)-281-4214 or online at [mycarecoverage.com/fmolhs/](https://mycarecoverage.com/fmolhs/).

**When will the first deduction be withheld from my paycheck?**

For enrollments during the special enrollment period, April 1 – 30, 2025, the first deduction will be on the paycheck date of Friday, June 20, 2025.

If you are a new hire or newly eligible for benefits after the special enrollment period, the first premium deduction will be on the paycheck date associated with the first of the month following 30 days of eligibility.

**What if I miss a paycheck and premiums are not deducted?**

You will receive a written notice by mail from Trustmark indicating the amount of premiums owed. You are responsible for timely payment of any missed premiums directly to Trustmark to avoid cancellation of your coverage.



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**How do I cancel if I no longer want to be enrolled?**

Contact Trustmark directly at (855)-281-4214 to cancel your coverage. Once you cancel your coverage, you will not have another opportunity to enroll.

**What are the steps to enroll in coverage?**

FMOLHS and Trustmark have partnered with Mercer Health and Benefits to provide enrollment assistance to our team members. You can enroll by using one of the options below:

- Access the link: [mycarecoverage.com/fmolhs/](https://mycarecoverage.com/fmolhs/)

- Phone: (855) 281-4214



- Access the QR Code:

**If I enroll in Trustmark Life + Care, can I remain enrolled in Lincoln Voluntary Life?**

Yes. You can be enrolled in both life insurance plans.

**If I enroll in Trustmark Life + Care and want to cancel my current Lincoln Voluntary Life coverage, how do I cancel my Lincoln Voluntary Life coverage?**

To cancel any of your Lincoln Voluntary Life Plans, log into *Oracle Employee Self Service, Me, Benefits, and Report a life event*. Select *Add this life event to stop any Lincoln Voluntary Benefit*. The plan will be stopped on the last day of the month in which you make the election.

**What are the differences between Trustmark Life + Care and Lincoln Voluntary Employee Life?**

The Trustmark Life + Care benefit is suitable for team members seeking long-term care coverage, although it comes with a higher premium. On the other hand, the Lincoln Life Insurance benefit may be chosen by team members who want to keep costs low and do not desire long-term care coverage. Additionally, a team member might consider opting for both benefits if they desire the long-term care provided by Trustmark Life + Care but also require more life insurance coverage than what is offered by Trustmark Life + Care alone. Please see the chart on the following page which describes in more detail the benefits offered under each policy.



Policy Details	Trustmark Life + Care	Lincoln Financial Group (LFG)
Maximum Coverage	\$150,000	\$300,000
Guaranteed Issuance	\$150,000	\$150,000 (at initial enrollment); maximum of \$300,000
Rate Impact	Rates guaranteed through life of policy	Rate increases at each 5 year age band
LTC Benefit	Pays cash benefit for eligible caregiving services from either professional or family member for up to 25 months	No long-term care benefit.
LTC Effect on Death Benefit	LTC benefits does not reduce life benefit	No long term care benefit. Life insurance benefit is guaranteed through the life of the policy.
Dependent Maximum Coverage	Spouse \$20,000 / Child \$10,000	Spouse \$30,000 / Child \$10,000
Age Reduction Rules	Life insurance benefit reduces to 30% at age 70 or the 10th policy anniversary; no reduction on LTC benefit	No Reduction in benefit as your age increases
Portability?	Coverage is portable — you can take your coverage with you if you leave FMOLHS and can be drafted from your bank account.	Coverage is portable — you can take your coverage with you if you leave FMOLHS.
Accelerated death benefit	50% of benefit paid for 24 months or less life expectancy	Up to \$250,000, 12 months or less life expectancy

*Disclaimer: This chart does not list all coverage details of the Trustmark Life +Care product. Please refer the certificates of coverage for full details of the benefit.*

