

Trustmark Life + Care[®]

Frequently Asked Questions

Answers to questions about the Life + Care[®] benefit offered to Children's Mercy team members

What is Trustmark Life + Care[®]?

Trustmark Life + Care[®] provides cash benefits to help cover costs for family care, home healthcare, assisted living, adult daycare, and nursing home care—up to your certificate's full benefit amount. This is funded by permanent life insurance, which also provides a death benefit to your beneficiaries.

Key Features:

- **Dual Benefits:** Use for long-term caregiving or as life insurance.
- **Flexible Payouts:** Cash benefits to help with caregiving costs.
- **Guaranteed to last a lifetime:** Once you have coverage and continue to pay your premium, your rate doesn't increase as you get older.

Who in my family is eligible?¹

Team Member Coverage: Children's Mercy team members working full-time 30+ hours or part-time 24+ hours per week are eligible.

Family Coverage:

- **Spouse:** Ages 18–75.
- **Children:** Biological, adopted, stepchildren, or those under legal guardianship up to age 25.

Note: Children are covered automatically under the life insurance plan. To cover your spouse, you must apply for coverage.

When can I enroll without medical questions?

You can enroll in the Trustmark Life + Care[®] benefit during your initial eligibility period **without medical underwriting**. If you miss this guaranteed issue period, you may still apply for coverage at any time, but your enrollment will be subject to medical underwriting (health questions and approval).

What if my employment status changes?

You can continue your coverage if you leave or retire from Children's Mercy.

- Simply set up payments from your bank account to maintain coverage at the same rates.
- Payroll deduction will no longer be available.

How much will I receive for long-term care benefits?

If you meet the requirements of needing help with at least 2 of 6 activities of daily living or have a severe cognitive impairment and receive caregiving services for more than 90 days, you will receive the following cash benefits:

- **Professional Caregiving:** 4% of your benefit amount per month, up to a face amount.
- **Family Caregiving:** 2% of your benefit amount per month, up to a maximum of your face amount.

You may only collect one type of care benefit at a time. However, you may switch between professional caregiving and family caregiving at any time and keep collecting benefits, up to the maximum of your certificate's face amount.

Will my coverage amount ever decrease?

Life benefit amount will decrease at age 70 (or after 10 policy years, whichever is later):

- The **death benefit reduces to 33%**.
- The **care benefits remain unchanged**.

How much does this coverage cost?

The cost depends on:

- Your age.
- Tobacco usage.
- Desired benefit amount.
- Any selected optional features.

Learn more today!

Call (855) 313-3980 or visit
MyCareCoverage.com/ChildrensMercy



¹Team members ages 71–75 are not Guaranteed Issue and can get Convalescent Care but not Restoration or Extension benefits.

This is a brief description of the benefits under forms GTL 121 C MET, GTL 121 C ERG and applicable riders CTR 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 in the certificate. This certificate does not provide long-term care insurance and is not subject to long-term care insurance law. This certificate is also not a long-term care partnership policy or a Medicare supplement certificate. The accelerated death benefit will terminate with the certificate. Benefits provided by this certificate are designed with the intent to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. Unlike the benefits provided by traditional or stand-alone long-term care insurance, the benefits provided by this certificate do not include coverage for the reimbursement of long-term care services. A maximum issue age applies to certain benefits; coverage issued at age 69 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[®] is a registered trademark of Trustmark Insurance Company. Trustmark Life + Care[®] is a trademark of Trustmark Insurance Company.

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