

**Long-Term Care + Life Insurance Program**  
**Underwritten by Trustmark**  
**Frequently Asked Questions for Enrollment Period 5/2 – 5/25/2022**

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## About Long-Term Care

### Q: What is long-term care?

A: Long-term care (LTC) is the assistance a person may need with the basic activities of daily living – eating, bathing, dressing, transferring (walk/move), toileting, and continence (bladder/bowel control). It can also include supervision needed due to a health condition to protect a person's health and safety. The need for LTC may develop from things such as an accident, illness, stroke, advanced age or other chronic condition such as Alzheimer's, dementia or Parkinson's disease. LTC consists mainly of personal care rather than medical care, which is typically covered by a health plan.

### Q: What are LTC benefits?

A: LTC benefits are designed to cover some or all of the cost for care that is needed when a person is unable to perform basic activities of daily living for an extended period of time – such as bathing, dressing or eating. LTC can be provided:

- In your own home by a family caregiver or home health care
- At an adult day care center
- In an assisted living facility or nursing home

These are expenses that are NOT covered by health insurance or disability insurance, and Medicare assistance is limited. You could think of LTC benefits as a financial planning vehicle; a way for you to protect some or all of your retirement assets.

### Q: Why do I need LTC protection?

A: Accidents and illnesses can happen at any age and can include the need for extended personal care. It's impossible to predict your chances of needing LTC or how long you may need it. The U.S. Department of Health and Human Services estimates that 70 percent of people age 65 and older will need some LTC services during their lifetimes. But, regardless of age, it's important to understand the financial impact a few years of LTC could have:

- Nursing Home Care: The average cost of a year's care in a private long-term nursing home room is \$104,000.\*
- Home Care: The average in-home care costs \$43,000+ year for 40 hours of help per week.\*
- Assisted Living Care: A year in a 1-bedroom assisted living care facility averages \$57,000 per year.\*

LTC benefits can provide peace of mind knowing that you and your family will receive help coordinating care, selecting care options and covering expenses.

It's important to note that the availability and cost of long-term care benefits is based on your health and age at time of application.

### Q: Do I need LTC protection since I have health insurance?

A: Long-term care services are not typically covered by health insurance plans, which are designed to cover the cost of medical care and treatment but not personal care.

### Q: Do I need LTC protection since I have disability insurance?

A: Disability insurance and LTC benefits are very different. Disability insurance protects your income when you cannot work for an extended period of time due to an injury or illness. Long-term care benefits reimburse the cost for personal care and services.

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\* New York Life Cost of Care Survey, 2018

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**Q: Doesn't Medicare or Medicaid cover LTC?**

A: Generally, Medicare doesn't pay for LTC. Medicare may pay for medically-necessary skilled care up to 100 days in a facility or in your home if you meet certain criteria. Medicaid is a joint Federal and state program that will pay for certain health services for people with limited income and resources. To qualify for Medicaid, you must meet state-specific poverty guidelines. The state may then help pay for nursing home care or other health care costs.

**The Trustmark Long-Term Care + Life Insurance Program**

**Q: How does the Trustmark policy work?**

A: The Trustmark policy is a hybrid plan that offers one policy with two benefits – universal life insurance coverage for your family, which includes an accelerated benefit that can be used to pay for LTC benefits if you need them.

Please note this benefit will not replace your existing group life insurance - you can be enrolled in both plans. The Trustmark plan helps protect you with a long-term care event.

**Q: What life insurance benefit options are available?**

A: You choose a death benefit from \$25,000 - \$200,000, in increments of \$25,000.

**Death Benefit:** There are two types of Universal Life policies available, depending on your age at the time of enrollment:

- Trustmark's **LifeEvents Universal Life** applies to enrollees age 18-64. It pays a higher death benefit during the working years when expenses are typically higher, and families need maximum protection. At age 70, when financial needs are typically lower, the death benefit reduces to one third. (The death benefit reduction does not impact premiums or LTC benefits.) At age 100, your policy matures, and any remaining surrender value is paid to you.
- Trustmark's **Standard Universal Life** plan applies to enrollees age 65 – 70. (The death benefit will not reduce at age 70.) At age 100, your policy matures, and any remaining surrender value is paid to you.

**Q: What LTC benefits are available under the policy?**

A: You can access 4% of the death benefit per month if you require help with 2 of 6 activities of daily living – eating, bathing, dressing, transferring (walk/move), toileting, and continence (bladder/bowel control) – or suffer cognitive impairment. Benefits are available after a one-time 90-day waiting period.

**Q: Can premiums go up based on my age?**

A: No, your premium does not increase due to age. You lock-in your age rate based on the policy effective date.

**Q: What if I have a pre-existing condition?**

A: The plan includes a 6/6 pre-existing condition meaning if a claim is filed within the first 6 months from the enrollment date due to a pre-existing condition 6 months immediately prior to the enrollment date, the claim would not be paid. If a claim is filed after 6 months from the enrollment date, the pre-existing condition clause is void. Refer to your policy for the pre-existing condition definition.

**Q: Once I am receiving benefits under the plan, do I continue to pay premiums?**

A: No, premium payments will be waived while you are receiving payments under the LTC benefit.

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#### **Q: How do I contact Trustmark after I've enrolled if I have questions or need to file a claim?**

A: For questions, to make changes or cancel your coverage, contact Trustmark Customer Care at (800) 918-8877, or by email at [customercare@trustmarkbenefits.com](mailto:customercare@trustmarkbenefits.com). To file an LTC or life insurance claim, contact Trustmark Claims at (877) 201-9373 or go to <https://www.trustmarkbenefits.com/Claims>.

#### **Q: Can I use my LTC benefit if I move or retire outside the United States?**

A: The LTC benefit would not pay if residing or confined outside the United States and Canada. The life insurance benefit is payable regardless of your residing country.

### Eligibility & Enrollment

#### **Q: When can I enroll?**

A: You can enroll in this program from 5/2 – 5/25/2022 for a policy effective date of 7/1/2022

#### **Q: Who's eligible to enroll?**

A: You are eligible to elect this plan during an approved enrollment period, if at the time of your enrollment you are a US associate scheduled to work a minimum of 15 hours per week; a US resident living within the US; and age 18-70. Interns and temporary associates are ineligible for the program. The program is not available in Puerto Rico or other US territories.

Provided you meet the eligibility requirements, coverage is also available for your spouse/domestic partner age 18 – 70 – whether you participate or not. All enrollees must be US residents and living within the U.S. at the time of enrollment. Other family members, such as parents, siblings, etc. are not eligible for coverage.

#### **Q: Do I need to answer health questions or provide proof of good health to enroll?**

A: Associates age 18 – 64 at enrollment qualify for guaranteed acceptance – meaning you do not have to complete a health questionnaire in order to enroll and you cannot be turned down because of a health condition. Keep in mind the guaranteed acceptance offer is only available during an approved enrollment window. If you are age 65-70, you will be required to provide evidence of insurability before coverage will be effective. Enrollment is not available for those over age 70 older.

Spouses/domestic partners are eligible for this program, but they will need to provide information about their health status before their application is approved.

#### **Q: How do I obtain a quote or enroll?**

A: Go to <https://www.getltci.com/ascension> to learn more, obtain a quote and enroll. Or, call (888) 545-2710 to talk with a Trustmark enrollment counselor.

#### **Q: Do I have to enroll each year?**

A: No, after you have enrolled, you do not need to enroll each year.

#### **Q: When is my coverage effective and how do I pay for the coverage?**

A: If you are eligible for guaranteed acceptance, your coverage includes interim coverage beginning the date you complete your election through your effective date. The policy effective date is 7/1/2022. Your first post-tax deduction

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will occur with your first pay in the month of your effective date and deducted each pay period thereafter. Note, you must have at least one payroll deduction within 62 days of the policy effective date or the policy terminates.

#### **Q: Can I enroll after the special enrollment period ends 5/25/2022?**

A: No, enrollments may only occur during an approved enrollment period.

#### **Q: How much does a plan cost?**

A: Your premium varies depending on your age, smoker/non-smoker status and the options you choose. Visit the website at <https://www.getltci.com/ascension> to login and view your plan benefits and rates.

#### **Q: Should I wait until I am older to buy it?**

A: Premiums are based on your age when you enroll. Typically, the younger you are, the lower your premiums will be. People tend to associate LTC with older age, but an accident or illness requiring LTC services could happen at any time. Enrolling in the benefit now can help ensure you're covered for the unexpected and you get the lowest rate.

#### **Q: If I am already enrolled in an LTC plan, can I still enroll with Trustmark?**

A: Yes, participants seeking additional coverage on top of what they have today, can enroll in multiple LTC plans.

#### **Q: If I have an existing LTC policy, should I retain the existing policy?**

A: Generally, it's not recommended to replace existing coverage. In most instances, since the premiums are based at the time of initial enrollment, retaining your existing policy is more cost efficient. However, we suggest evaluating the costs and analyzing the options. Contact (888) 545-2710 to talk with a Trustmark enrollment counselor.

#### **Q: Can I cancel coverage at any time?**

A: Yes, you may cancel coverage any time by submitting a written request to Trustmark.

#### **Q: Can I decrease coverage at any time and what is the process to initiate this request?**

A: Yes, you may request a partial surrender any time after the first year through Trustmark Customer Care.

#### **Q: Can I increase coverage at any time, what type of underwriting would apply, and what is the process to initiate this request?**

A: Yes, increases are available on Universal Life through age 75 (age 70 for spouses) and on LifeEvents through age 64 with evidence of insurability. You must medically qualify for increases in coverage. Contact Trustmark Customer Care to request an increase.

#### **Q: What happens if I terminate employment or retire from Ascension?**

A: Your policy is fully portable, which means you can take it with you. There are no changes to your benefits or premiums due to separation. Trustmark will contact you by mail to setup direct payment options.

#### **Q: What if I'm due a refund?**

A: Trustmark will refund you directly. You may also contact Trustmark Customer Care for your refund status.

#### **Q: What happens if I stop paying premiums?**

A: The policy will go into a grace period once the cash value is insufficient to pay the monthly deduction. Once the grace period is entered, the certificate will stay in force for 62 days.

V1 2/1/2021

*Only the Certificate of Insurance can give actual coverage amounts, terms, conditions, limitations, and exclusions.*

*No employer contributions are made for voluntary benefits. Employee participation in voluntary benefits is completely voluntary. Neither Ascension nor any entity related to Ascension (collectively "Ascension Entities") endorses any voluntary benefit or provider thereof. The role of the Ascension Entities is limited to permitting insurers to publicize voluntary benefit programs and collecting and remitting premiums, if applicable. The Ascension Entities receive no consideration whatsoever in connection with the voluntary benefit programs.*