

# Trustmark Life + LTC Coverage

## Frequently Asked Questions

Please review the FAQs below about the Trustmark Life + Long-Term Care (LTC) Coverage. For more information or help purchasing a policy, visit the [Trustmark website](#) or call **888-504-1523** to speak with a Trustmark Counselor, 7 a.m. – 7 p.m. Central Time, Monday – Friday.

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## General

### 1. What is long-term care (LTC) and its cost concerns?

Long-term care (LTC) involves a variety of services designed to meet a person's health or personal care needs for a period of time and can occur at any age. These activities (also called “activities of daily living”) include bathing, dressing, eating, using the toilet and moving around (e.g., getting out of bed and into a chair) and are very expensive. See what the average cost of long-term care is in your state [here](#). These costs are paid out-of-pocket by the patient. When their financial resources run out – the expenses put a strain on the state’s Medicaid budgets. Some states have or are considering implementing a state LTC plan using payroll tax deductions.

### 2. Why is Boeing enabling this purchase opportunity for LTC coverage?

Once a person has exhausted their financial resources, Medicaid funding for them may not be enough. And paying for a state-mandated LTC program may not be the best option. Boeing has engaged Trustmark to offer eligible U.S. employees competitive LTC rates and removes the need to provide proof of good health for employees who do not already own a Trustmark LTC policy. Boeing does not sponsor LTC coverage but is extending [an opportunity for eligible U.S. employees to voluntarily purchase employee-paid LTC coverage through Trustmark June 3 – 21, 2024](#). Generally, your LTC coverage monthly premium is lower the younger you are when you purchase coverage. That’s true of the Trustmark coverage offered now, and the premium you agree to pay during this purchase opportunity has no scheduled rate increases.

### 3. What states are considering LTC legislation?

Washington state rolled out a state-mandated LTC program - the [WA Cares Fund<sup>SM</sup>](#) - in 2021 and residents began contributing the payroll tax in July 2023 to pay for the program. That caught the attention of a dozen other states who are currently considering similar programs. For information on your state, visit the [Trustmark website](#).

### 4. Do my VA benefits pay for LTC services?

VA benefits aren’t “one-size-fits-all.” Not everyone who is eligible for VA benefits may be eligible for LTC [services. To find out if your VA benefits include LTC, go to the U.S. Department of Veterans Affairs and Veterans Homes | WDVA \(va.gov\) where LTC is referenced for veterans who are](#) rated 70% to 100% Service-Connected Disabled.

## Who Is Eligible to Purchase a Trustmark Policy

### 5. Who is eligible to purchase Trustmark Life + LTC Coverage?

U.S. employees who work more than 19 hours a week and are between 18-70 are eligible to purchase Trustmark Life/ LTC coverage.

- Employees can also purchase coverage for their spouses/domestic partners and dependent children under age 23, but some proof of health will be required for them.
- Proof of health is also required for employees age 65 and older and employees with an existing Trustmark LTC policy.
- Coverage not available to anyone age 71 and older.

## How the Trustmark Life + LTC Coverages Work

### 6. What coverage does the Trustmark Life + LTC Policy provide?

The Trustmark policy offers a dual-purpose coverage program that:

- **Provides a life coverage benefit** for your beneficiary when you die.
- **Covers eligible LTC costs for help with activities of daily living and personal care** – the kind of care you might receive at home from licensed professionals or in nursing home or assisted living facilities.

When you purchase a life insurance coverage amount, it includes 2x that amount for LTC coverage. For example, if you purchase a policy with a \$150,000 life coverage benefit, you could receive up to \$6,000 a month for LTC services, and you would have a \$300,000 lifetime benefit maximum for LTC.

### 7. When can I purchase a Trustmark Life + LTC policy that is being extended by Boeing?

You can purchase a private Trustmark Life + LTC policy from **June 3 – 21, 2024**, with a coverage effective date of Aug. 1, 2024.

### 8. How do I access the Trustmark website and what information is needed to log in?

Go to [Trustmark's website](#) and review the **Trustmark Program Details** on the navigation bar across the top before you enter the purchase platform. To register on the Trustmark purchase platform, you'll need your BEMSID. You'll also need to provide some additional information such as your date of birth, home address, personal e-mail and phone number.

### 9. Who should I contact if I experience trouble logging on to the Trustmark purchase site or my Trustmark purchase account needs to be unlocked?

Call Trustmark at **888-504-1523** from 7 a.m. – 7 p.m. Central Time, Monday – Friday to resolve any purchase system issues. Since Boeing is not affiliated with Trustmark and does not sponsor nor endorse the program, Boeing cannot assist you with purchase concerns.

### 10. How do I pay for my Trustmark Life + LTC Coverage premiums?

You pay premiums for this program directly to Trustmark through automatic withdrawal from your checking or savings account. If you purchase a Trustmark Life + LTC policy during June 3 - 21, 2024, your first payment will occur on Aug. 10, 2024. Billing information is also available on the [Trustmark website](#).

### 11. Once I have received my Trustmark Life + LTC policy, how do I contact Trustmark to manage my coverage or for questions?

The Trustmark Customer Care call center – **800-918-8877** – manages the system for active policies and handles everything post purchase. That includes answering questions of existing policyholders who call in needing information about their policy.

### 12. What happens to my policy if I leave Boeing or move to another state?

Your Trustmark Life + LTC policy is your personal LTC coverage and is fully portable. That means it is your policy and you can take it with you wherever you work or retire and whatever state you live in.

### 13. Will a pre-existing medical condition prevent me from receiving LTC benefits if I need them? The Trustmark Life/LTC policy includes a 6/6 pre-existing condition clause. That means the claim would not be

paid if a claim is filed within the first six months from the purchase date due to a pre-existing condition for which you received treatment within the six months immediately prior to the purchase date. Contact Trustmark at **888 504-1523** for details or with any purchase questions.

## For Washington State Employees

### 14. I am a Washington state employee without a private LTC policy. If I purchase a Trustmark LTC policy during this purchase period, would it qualify me to be exempted from the WA State LTC payroll tax?

It would **not** qualify you. WA state employees had to purchase a private LTC policy before Nov. 1, 2021 and apply for an exemption from the state before 2023. Those who applied during that time period and were approved are exempted. This opt-out provision is no longer available to new applicants.

### 15. I already have LTC coverage and opted out of the state's mandated LTC program called the Washington Cares Fund<sup>SM</sup>. If I prefer the Trustmark Life + LTC policy, can I purchase coverage during the purchase period and drop my other private LTC coverage?

If you opted out of the [WA Cares Fund](#), it is **imperative** that you keep the coverage you obtained prior to Nov. 1, 2021 to qualify for your WA state exemption. While Washington employees can purchase additional LTC coverage during this purchase period, that coverage will **not** qualify for an exemption from the WA Cares Fund.

### 16. I am an IAM 751 represented employee. I haven't uploaded my WA state exemption letter to Boeing Payroll yet. How do I upload it and what is the deadline?

To avoid paying the new state-mandated payroll tax for the [WA Cares Fund](#), Boeing IAM 751 represented employees in Washington State should upload their exemption letter to Boeing Payroll by **no later than Thursday, August 15, 2024**, if they have not already done so. Go to [Worklife](#), click "My Paycheck" in the Quick Access box and click "Upload Washington State Long-Term Care Exemption Letter." IAM 751 represented employees who miss this deadline or have no exemption letter will begin paying the WA State LTC payroll tax shortly following the ratification of the IAM 751 contract (expected in Sept.).

## Webinars and Assistance

### 17. Where can I get more information about the Trustmark Life + LTC Coverage and about how to purchase LTC coverage?

There are several ways to get information:

- **Online with Trustmark at [getltci.com/boeing](https://getltci.com/boeing)** and review the **Trustmark Program Details** on the navigation bar across the top.
- **Call Trustmark at 888 504-1523 for purchase information.** Trustmark counselors are available to help from 7 a.m. – 7 p.m. Central time Monday – Friday.
- **Register to attend a Trustmark webinar online.**  
It's important to contact Trustmark for information. Boeing does not endorse nor sponsor this voluntary plan and cannot assist you with your purchase.

### 18. How can I register for Trustmark's webinars and when are they scheduled?

Trustmark is offering informational webinars during the purchase period. To register for a webinar, go to the [Trustmark website](#), select a state option and then click the webinar registration link on the navigation bar across the top. A recorded archive will be available for on-demand viewing on the Trustmark site as well. Dates and times for live one-hour webinars are:

- **June 6, Thurs:** 9:00 a.m. and 7:00 p.m. Central time
- **June 10, Mon:** 9:00 a.m. and 7:00 p.m. Central time
- **June 12, Wed:** 9:00 a.m. and 7:00 p.m. Central time
- **June 18, Tues:** 9:00 a.m. and 7:00 p.m. Central time