

Coverage and Eligibility Definitions

Employees:

- Must be a US employee actively at work, scheduled to work a minimum of 20 hours per week, and a US resident living within the US. Does not include US territories.
- Guaranteed Issue Eligibility: Issue Ages 18 – 64; up to \$150,000.
- Simplified Issue Eligibility: Issue Ages 65 – 70; up to \$150,000.

Spouse or Domestic Partner

- Modified Guaranteed Issue Eligibility: Issue Ages 18 – 64; up to the greater of \$4 per week or \$5,000.
- Simplified Issue Eligibility: Issue Ages 18 – 64 for amounts above the greater of \$4 per week or \$5,000 or Issue Ages 65 - 70; any amount up to \$150,000.

Guaranteed Issue (GI): No health questions asked to obtain coverage. Automatic acceptance into the program provided you are actively at work upon enrollment.

Modified Guaranteed Issue (MGI): A shortened health questionnaire consisting of 2 medical questions (3 MGI questions for NY residents). If an MGI question is answered “yes”, additional underwriting for Simplified Issue is required. Underwriting must be passed to obtain coverage.

Simplified Issue (SI): A full health questionnaire, height/weight evaluation, Medical Information Bureau (MIB) screen, and a prescription drug screen. Additional medical questions may be asked based on findings within the MIB, prescription drug screen, or the application. Underwriting must be passed to obtain coverage.

When an application is qualified for a GI amount, but excess coverage is applied for, the excess will be underwritten using an accept or decline basis. If Trustmark declines the excess, Trustmark will issue the available maximum amount based on the GI rules.

Interns and temporary employees are ineligible for the program.

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

General guidelines are listed above. Underwriting eligibility determined by the carrier. The maximum amount of coverage for any one life is limited to the maximum limits above even when multiple offers are made available. Spouse or Domestic Partner coverage cannot exceed published maximum simplified issue limit indicated above, regardless of state rules.

This plan includes the Terminal Illness Benefit, Long-Term Care (LTC) Benefit, Extension of Benefits, Restoration of Benefit, EZ Value – Employee & Spouse Built-in/Opt Out (EZV) \$1 for 5 years. State variations include the following for enrollment: Death Benefit Restoration not available for NY residents. Max enrollment age for Death Benefit Restoration is 70. EZ Value not available for NH and NY residents. Max enrollment age for EZ Value is 64. Extension of Benefits not available for NY and WA residents. Max enrollment age for Extension of Benefits is 70.