

Coverage and Eligibility

Employee

- Guaranteed Issue Eligibility: Issue Ages 18 – 64; Maximum amount allowed is \$125,000.
- Simplified Issue Eligibility: Issue Ages 65 - 70; Maximum amount allowed is \$125,000.
- Actively-at-work, working at least 36 hours per week (FT), 20 hours per week (PT).

Spouse or Domestic Partner

- Simplified Issue Eligibility: Spouse Coverage: Issue Ages 18 – 70; Maximum amount allowed is \$125,000.

Dependents (only states outside of Washington)

- Simplified Issue: Amount purchased by \$3.25 through \$4.50 per week. Under the age of 23, including natural, stepchildren, legally adopted or under legal guardianship (full-time student/dependent 18 to 22).
Grandchildren - Simplified Issue: amount purchased by \$3.25 through \$4.50 per week. Under the age of 19.

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

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. Questions vary slightly in some states. 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.

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 or Dependent Child dependent coverage cannot exceed published maximum issue limit indicated above, regardless of state rules.

This offer includes the Terminal Illness Benefit, Long Term Care (LTC) Benefit, Restoration of Benefit, EZ Value – Employee & Spouse Built-in/Opt Out (EZV) \$1 for 5 years. Exceptions apply in OR.