

Coverage and Eligibility

Employee

- Guaranteed Issue Eligibility: Issue Ages 18 – 64; Maximum amount allowed is \$125,000.
- Simplified Issue Eligibility: Issue Ages 65 - 75; Maximum amount allowed is \$125,000.
- Actively-at-work, working at least 20 hours per week.

Spouse or Domestic Partner

- Simplified Issue Eligibility: Spouse Coverage: Issue Ages 18 – 75; Maximum amount allowed is \$125,000.

Dependents

- Modified Guaranteed 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.

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. 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, Extension of Benefits, Restoration of Benefit, EZ Value – Employee & Spouse Built-in/Opt Out (EZV) \$1 for 5 years. Dependent coverage includes a death benefit only. Exceptions apply in NY & WA.