



# Trustmark Universal Life Insurance with Long-Term Care Benefit

Two important coverages in one to help protect you for life.

## Financial security even after a loss

Protecting your loved ones is one of life's greatest responsibilities. When a family loses someone, in addition to grief, survivors may suddenly be faced with costly expenses and debts, and even a loss of income.

**Universal Life can help.**

Whether you are married, a parent or single and starting out, Universal Life **helps take care** of the people important to you if tragedy happens. You can choose a plan and benefit amount that provides the **right protection for you.**



## Solving the long-term care issue

At any point in your life, you may need long-term care services, which could cost hundreds of dollars per day. Universal Life includes a **long-term care (LTC)** benefit that can help pay for these services at any age.

## Here's how it works:

4%

You can **collect 4% of your Universal Life death benefit per month** for up to 25 months to help pay for long-term care services (after 90 days of meeting benefit eligibility requirements).

## Flexible features available:

2x

**PLUS:** if you collect a benefit for LTC, your **full death benefit** is still available for your beneficiaries, as much as **doubling** your benefit.

Did you know? **70% of people** will need LTC at some point after age 65 – sooner for some.\*

USE GOOGLE CHROME WEB BROWSER AND VISIT:  
[Trustmark.Benselect.com/UHS](http://Trustmark.Benselect.com/UHS)

YOUR USER ID IS:  
your University Health Employee I.D. Number

YOUR PASSWORD IS:  
9 digits, your birth year followed by your EEID.



**Enroll Now**

**Note: your rate is "locked in" at your age at purchase!**

Once you have a policy, your rate will never increase due to age.

*The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance (except in LA and VA, where the LTC benefit is Long-Term Care Insurance). It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. The LTC benefits provided by this policy may not cover all of the policyholder's LTC expenses. Pre-existing condition limitation may apply. Your policy will contain complete details. You should consult a financial advisor to determine if the long-term care benefits and the retirement benefits provided by this policy are right for you.*

*\*LongTermCare.gov, managed by the U.S. Department of Health & Human Services.*



Universal Life is **portable permanent** life insurance designed to last a lifetime.



The younger you are when you enroll, the **more benefit** you receive for the same premium.



**No medical exams** or blood work – just answer a few simple questions.

See reverse side for more information on Universal Life insurance from Trustmark Insurance Company.



# What would happen if you weren't around?



**1 in 3 households** would have immediate trouble paying for living expenses if they lost their primary earner.<sup>1</sup>



**40% of Americans** live paycheck to paycheck. Could your family afford to stay in your home?<sup>2</sup>



**56% of Americans** have less than \$10,000 saved for retirement – **1 in 3** have \$0 saved. Wouldn't it be nice to have some protection?<sup>3</sup>

## What can Universal Life benefits help pay for?



Funeral and burial costs



Rent or mortgage payments



Tuition and loans



Credit card bills



Medical expenses



Retirement savings



**View Benefits**

## Additional advantages

- **You can take your coverage with you and pay the same premium** if you change jobs or retire.
- **Family coverage is available** for your spouse, children and dependent grandchildren.
- **Convenient payroll deduction** or direct billing option if you change jobs or retire is available.

## More flexible features

- **Double your death benefit** if you die in an accident before age 75.
- **Waive your policy payments** if your doctor says you're totally disabled.

## Benefit for terminal illness

- **Use part of your death benefit** to help manage costs if you're diagnosed with a terminal illness.

## Plus: grow your benefit with EZ Value

### Available for Employee and Spouse policies.

The EZ Value option can automatically **increase your benefit amount over time** – without any medical questions.

**Example: \$1 increase in weekly premium each year for 5 years.**



*Example is for age 40, employee only, non-smoker coverage with long-term care benefit and no additional features. Actual values will vary by age, smoking status, benefits selected and interest rates. Not available for child or grandchild policies.*

**Contact University Health Authorized Vendor, Benefit Source, for questions, rates or to enroll:**

**Call: 210-340-0777, Text: 210-240-2574 or Email: [UhsBenefits@BenefitSourceSolutions.com](mailto:UhsBenefits@BenefitSourceSolutions.com)**

<sup>1</sup>2018 Insurance Barometer Study LIMRA/Life Happens. <sup>2</sup>nielsen.com/us/en/insights/news/2015/savingspending-and-living-paycheck-to-paycheck-in-america.html. <sup>3</sup>gobankingrates.com/retirement/1-3-americans-0-saved-retirement. <sup>5</sup>An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

This provides a brief description of your benefits under GUL.205/IUL.205 and applicable riders HH/LTC.205, BRR.205, BXR.205, ABR.205, ADB.205, CT.205 and WP.205. Benefits, definitions, exclusions, form numbers and limitations may vary by state. This policy contains a provision that guarantees against lapse for a period of 10 years (14 years in OR; 15 years for Universal LifeEvents) as long as premiums are paid as planned. If you make changes to your coverage during this period, or pay only the minimum premium, you may prevent cash value accumulation or reduce your death benefit amount. If there is negative cash value at the end of the no-lapse period, you must pay enough premium to establish positive cash value. You may also need to maintain your policy with a higher premium than the one you paid to satisfy the no-lapse guarantee or coverage may expire prior to age 100 even if the premium shown is paid as scheduled. A policy illustration will be delivered with your policy. Your policy will contain complete information. For costs and further details of the coverage, including exclusions, any reductions or limitations and terms under which the policy may be continued in force, see your agent or write to the company. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/UL/](http://www.trustmarksolutions.com/disclosures/UL/) (A112-2216-UL). In California, review "A Consumer's Guide to Long-term Care from the Department of Aging" at: [http://www.aging.ca.gov/aboutcda/publications/Taking\\_Care\\_of\\_Tomorrow\\_English/](http://www.aging.ca.gov/aboutcda/publications/Taking_Care_of_Tomorrow_English/). Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company.



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Rated A- (Excellent) for financial strength by A.M. Best.<sup>5</sup>

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