Permanent Life

Eligibility:

- Full time employees working 20+ hours per week
- Spouse and Children (up to age 23) (Marital status does not affect child coverage)
- Must be actively at work on effective date of coverage
- Guaranteed Issue options for First time eligible employees .
- Evidence of Insurability form (EOI), health questions, will be required if electing outside of new hire election.
- Employees must elect coverage in order for dependents to elect coverage.
- **This benefit requires a beneficiary. Please remember to elect and update beneficiaries as needed.**

Trustmark Permanent Life Insurance	
Employee	**$5,000-$300,000**
Dependent Spouse	**$5,000-$300,000**
Dependent Child(ren)	**Based on weekly purchase amount and age**
Guarantee Issue (First Time Eligible)	
Employee	**Up to $100,000 under age 64**

Trustmark Universal LifeEvents® with Long-term Care benefits gives you more.

- Provides permanent life insurance with benefits that can help with the high cost of long-term care services.
- Provides benefits for up to 50 months of long-term care services. The full death benefit remains even if benefits for long-term care are paid.
- Guaranteed Issue for employees up to a certain benefit amount.[3]
- You can take your coverage with you and pay the same premium if you change jobs or retire.
- Coverage is available for your spouse and children.

IMPORTANT: IF YOU AND YOUR SPOUSE ARE BOTH EMPLOYED BY THE SAME EMPLOYER PLEASE NOTE EACH INDIVIUDAL IS ONLY ELIGIBLE FOR ONE POLICY. THEREFORE IF YOU AND YOUR SPOUSE EACH WANT COVERAGE YOU MUST BE COVERD UNDER YOUR OWN INDIVIDUAL POLICY AND NOT COVERED UNDER YOUR SPOUSES POLICY. IN THE EVENT THERE ARE TWO POLICIES, ONLY YOUR OWN INDIVIDUAL POLICY WOULD BE PAID.

ADDITIONALLY, IF TWO EMPLOYEES OF THE SAME EMPLOYER HAVE A CHILD(REN) IN COMMON, SAID CHILD(REN) CANNOT BE COVERED UNDER TWO SEPARATE POLICIES. IF THE CHILD (REN) HAVE TWO POLICIES, ONLY ONE CLAIM WOULD BE PAID.