Trustmark
Disability Income Insurance

Protecting your paycheck even when you can’t work.

What would you do without a paycheck?
Your salary is crucial for taking care of yourself and the people who depend on you. But a nasty injury or illness could leave you unable to do your job - and unable to collect an income. Money trouble is the last thing you need when trying to get well. Disability Income insurance can help.

When you are disabled and unable to work due to a sickness or off-the-job injury, Disability Income insurance replaces part of your paycheck. It provides a regular cash benefit that you can use for all the things your salary typically pays for.

Disability Income insurance goes to work when you can’t, helping ensure that your life can keep running smoothly even when you are temporarily off your feet.

Guaranteed issue offer
For employees who have not previously applied and were hired on or after May 1, 2020, Disability Income is available on a guaranteed issue basis on policies of between $300 and $3,000 per month, up to 60% of their base income.* - medical questions are not used to determine issuance, and you can’t be turned down for coverage.

*Product may be available on a guaranteed issue or modified guaranteed issue basis; some exceptions may apply.

Covered conditions
Disability Income insurance covers total disability due to:

- Non-occupational sickness
- Non-occupational injury
- Pregnancy (10 months after effective date)
- Complications of pregnancy

What can benefits help pay for?
You can use your Disability Income benefits for whatever you need, including:

- Rent or mortgage payments
- Groceries and personal care
- Credit card bills
- Tuition and loans
- Child care and housekeeping
- Medical deductibles and copays

How benefits add up
Example: Jaime, who has a $1,000/month Disability Income policy, slipped a disc in his back and was unable to work for two and a half months following his elimination period:

<table>
<thead>
<tr>
<th>Benefits paid</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>First month of disability following elimination period</td>
<td></td>
</tr>
<tr>
<td>Second month of disability</td>
<td></td>
</tr>
<tr>
<td>Last 15 days of disability</td>
<td></td>
</tr>
<tr>
<td><strong>Total benefits paid</strong></td>
<td>$2,500</td>
</tr>
</tbody>
</table>

1 As defined by policy/certificate. 2 Benefit payment is subject to terms and conditions of coverage. Pre-existing condition limitations may apply. 3 Benefits paid may vary. See your policy/certificate for details.
Additional advantages

• Benefits paid in full, at the same frequency as your paycheck, regardless of other coverage. (A monthly payment option is available.)

• Coverage for time off of work due to pregnancy/childbirth 10 months after the coverage effective date, or due to complications of pregnancy.

• Waive your premium payments if you remain disabled for more than 90 consecutive days during the benefit period.

• Keep your coverage at the same price and benefits if you change jobs or retire. Coverage ends at age 72.

• Convenient payroll deduction: pay via direct bill, bank draft or credit card if you leave your employer.

• Once you have a policy, your rates will not increase due to age.

Total disability defined

Disability Income insurance pays benefits for total disability, meaning you are:

• Unable to work at your job.

• Not working at your current employer.

• Under a doctor’s care for the injury or covered sickness causing your disability.

Coverage and elimination periods

Your coverage period is the length of time for which you are able to collect benefits. There may be a period after you become disabled before your benefits begin, known as the elimination period.

Coverage and elimination periods vary by employer. You may also be able to choose between multiple options. More information on these periods will be available to you at your time of enrollment.

Pre-existing condition limitation

If you have become disabled because of a pre-existing condition, the disability is not covered if it begins during the first 12 months after the effective date of coverage. Pre-existing condition means a sickness or physical condition for which you were treated, received medical advice or had taken medicine within 12 months before the effective date of coverage. Pre-existing limitations may vary by state. See your policy for exact terms.

Additional advantages

• Benefits paid in full, at the same frequency as your paycheck, regardless of other coverage. (A monthly payment option is available.)

• Coverage for time off of work due to pregnancy/childbirth 10 months after the coverage effective date, or due to complications of pregnancy.

• Waive your premium payments if you remain disabled for more than 90 consecutive days during the benefit period.

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• Once you have a policy, your rates will not increase due to age.

You care.
We listen.

To learn more or enroll, you may contact a benefit counselor at this dedicated toll-free number for Indiana Regional Medical Center employees: 888-841-0454

This is a brief description of benefits under DI-902 and applicable riders. This insurance policy/group certificate provides coverage for disabilities resulting from covered accidents or covered sicknesses. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It is also not a Medicare Supplement policy, nor is it a policy of worker’s compensation. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. A waiting period may apply before benefits are payable. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit www.trustmarksolutions.com/disclosures/DI/(A112-2216-DI).