

Special Benefits from Trustmark®



Voluntary insurance can pay cash benefits to you or your beneficiaries when that money is needed most. Protect your family, finances and future with these valuable benefits from Trustmark:

Trustmark Universal LifeEvents® Insurance with Accelerated Death Benefit for Long-Term Care Services

Trustmark Universal Life and Universal LifeEvents are permanent life insurance with an accelerated death benefit that can provide protection against the high costs of long-term care services. It features rates that won't increase due to age, and it builds cash value over time.

The Universal LifeEvents® option provides a higher death benefit – for the same rate – during your working years, when your need for protection is greatest. After age 70, the death benefit reduces to one-third, but the accelerated death benefit for long-term care services never reduces.

Trustmark Critical HealthEvents® Insurance

A major illness can come with hidden costs, even if you have health insurance. Trustmark Critical HealthEvents is critical illness insurance that pays you directly (independent of your health insurance) if you are diagnosed with cancer, heart attack or stroke, or a related covered condition.

Trustmark Critical HealthEvents provides a lifetime of benefits with a max benefit that refreshes every year. It pays not just for the most serious illnesses, but also for earlier stages and early identification of critical illnesses.

Increases are also available for policyholders with Trustmark's traditional Critical Illness plan.

Trustmark Accident Insurance

Accident insurance from Trustmark pays benefits directly to you for a covered accident and the services to help treat them — for instance, deductibles, co-payments, transportation and lodging costs, and everyday bills.

It pays benefits for a variety of covered off-the-job unexpected accidents, such as fractures, dislocations, burns, and concussions, and for covered services like ambulance transport, hospital admissions, physical therapy and more.

Trustmark Hospital StayPay®

Hospital stays can be really expensive, and health insurance might not cover everything. Trustmark Hospital StayPay helps you keep a hospital trip affordable. It's designed to pair with your medical plan so you can be more confident in your protection.

Hospital StayPay pays you a cash benefit when you're admitted to the hospital, and another for each day you spend there. With Hospital StayPay, you can worry less about your bills, and focus on recovering.

With All Trustmark Benefits:

- Take your policy with you if you change jobs or retire.
- Pay through convenient payroll deduction.
- Apply for family members as well as for yourself.

Enrollment

The voluntary benefits period is an opportunity to learn about and to enroll in these Trustmark products. Information on how to schedule an appointment to meet with an FBMC Representative virtually will be sent to you electronically later in the year. Enrollment in Trustmark products is only available through your FBMC Representative.

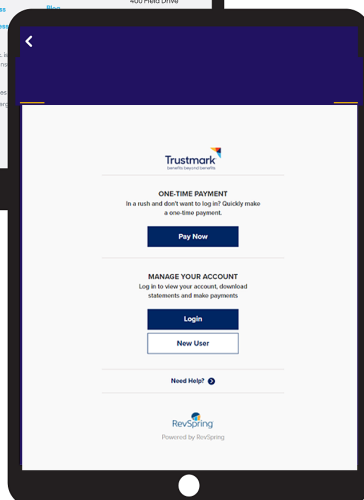
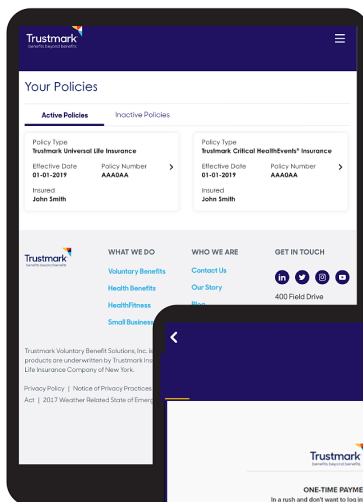
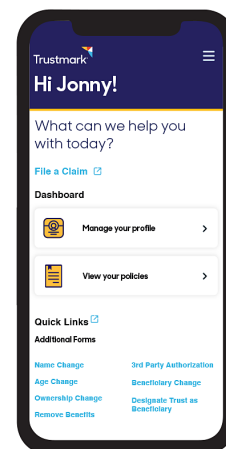
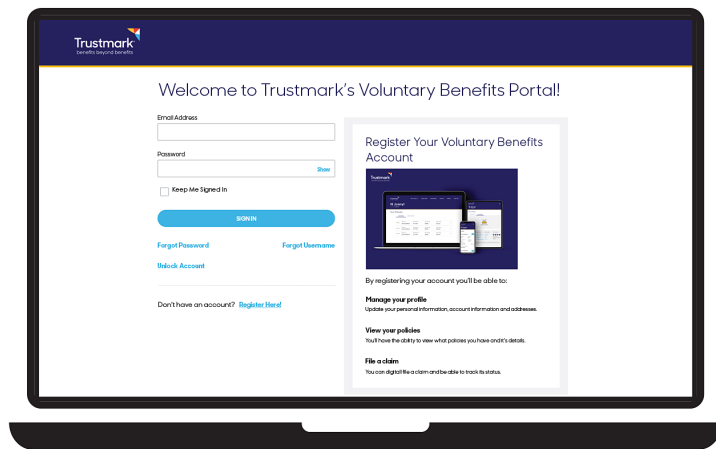
Register for your Trustmark portal today.

Please see the next page for more information - OR - view the "how to register" video on the District's website.

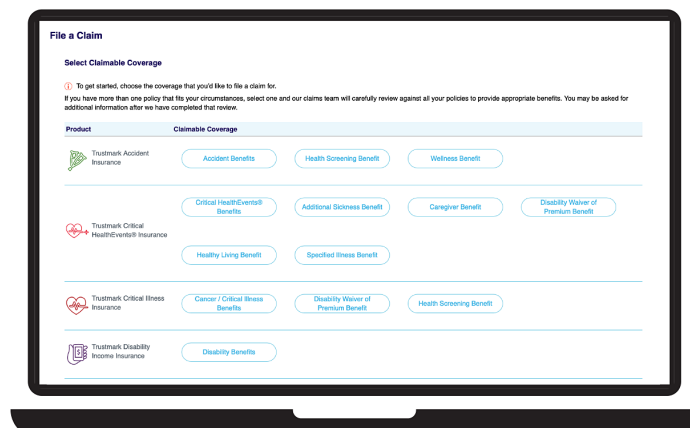
Underwritten by Trustmark Insurance Company, Lake Forest, Illinois. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Universal LifeEvents death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary; issue age is 18-64. Preexisting condition limitations may apply. Benefits, availability, exclusions and limitations may vary by state and may be named differently. Your policy will contain complete information. Trustmark®, LifeEvents®, Trustmark Critical HealthEvents® and Trustmark Hospital StayPay® are registered trademarks of Trustmark Insurance Company. This is a supplement to health insurance. It is not a substitute for medical or hospital expense insurance, a health maintenance organization (HMO) contract or major medical expense insurance. Products underwritten by Trustmark Insurance Company.

Special Benefits from Trustmark

Trustmark Voluntary Benefits' portals for policy owners meet customers where they are 24/7, making interacting with us online at TrustmarkVB.com or by phone easy.



Policy owners can log in on laptops, mobile devices or tablets to view their personal policies and benefit details; update personal and contact information; quickly file claims online and enable text updates on claim status; and switch to direct bills or make payments online.



Underwritten by Trustmark Insurance Company and Trustmark Life Insurance Company of New York. Rated A- (EXCELLENT) A.M. Best

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benefits beyond benefits