

benefits beyond benefits

Trustmark Voluntary Benefits
proposal for insurance for:

Cherokee County School District

| Date:

June 29, 2022

| Presented by:

Mark III Employee Benefits

| Situs state

SC

Voluntary Benefits

Trustmark
benefits beyond benefits



Get to know Trustmark

For more than a century, Trustmark has been going beyond to help businesses and families protect what matters most. We're a national employee benefits provider with specialized expertise in voluntary benefits, self-funded health benefits, wellness and fitness management, and injury prevention and treatment.

Trustmark Voluntary Benefits

At Trustmark Voluntary Benefits, we look to build trusted partnerships, by listening to understand what you care about most, then delivering innovative solutions backed by exemplary service.



Innovative solutions

Our products are uniquely designed based on the voices of our customers. We provide industry-leading insurance to provide the protection employees need; filling gaps in coverage and offering greater financial security.



Exemplary service

Our commitment to listening also applies to our exemplary service; including enrollment, marketing, billing and benefits technology. Plus view policies and file online claims quickly at Trustmarkvb.com.



Trusted partnerships

Quick fixes and short-term successes don't build lasting partnerships. We're here to be a reliable partner for the long haul. You can rely on us to put our partnership first, not just today, but for many years to come.

Products to meet your needs

Trustmark offers some of the most innovative products in the worksite market on both an individual and group basis. No matter your needs; we've got you covered.

Individual products



Industry-recognized **Universal Life insurance with long-term care**



Disability insurance with more ways to get benefits in policy holders' hands

Group or individual products



Hospital insurance that balances superior protection with unmatched flexibility



Critical Illness insurance that provides a lifetime of benefits



Accident insurance that protects employees wherever they need it most.



"Our goal is to be viewed by our customers not as a business relationship but as a trusted partner. We've grown our business by putting our customers first and building partnerships that last. We look forward to the opportunity to do the same with you."

John Anderson
Executive Vice President
Trustmark Voluntary Benefits

Video message from John:



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Trustmark Universal Life

Trustmark's fully portable Universal Life solutions address differing employee needs for permanent life insurance and provide peace of mind for a lifetime. These options include the industry's most comprehensive Living Benefits package, with benefits for long-term care services. Our plans are available for employees and their dependents. The employee can choose face amounts from \$10,000 up to \$300,000*.

**May be available on a guaranteed issue basis (some exceptions may apply). Underwriting conditions may vary, and determine the eligibility for the offer of insurance.*



[Click to watch Universal Life video](#)

<https://vimeopro.com/trustmarkcompanies/universal-life-overview>

Plan Features

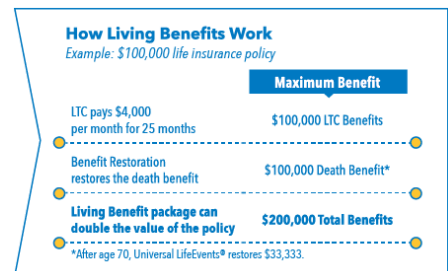
Trustmark Universal Life

Universal Life provides flexible benefits, allowing employees to adjust their death benefit, cash value and premiums as their financial needs change. In addition, this two-in-one coverage includes benefits for long-term care services that employees can access during their lifetimes to help pay for the high cost of LTC.

Long-Term Care (LTC): Built-in

- Designed to accelerate Death Benefit at 4% per month for up to 25 months to pay for long-term care in an assisted living or long-term care facility, or home health care or adult day care.
 - In most states, no benefit will be paid for any condition during the six (6) months immediately prior to the Effective Date of this rider
- Payments proportionately reduce the death benefit

With a death benefit of \$100,000, \$4,000 per month is available for 25 months to pay for long-term care.



Death Benefit Restoration: Built-in

- Fully restores the death benefit reduced by LTC each time a benefit is paid.
- Allows beneficiaries to receive the full death benefit.

For a policy valued at \$100,000, the policy will have doubled in value – \$100,000 paid in LTC benefits \$100,000, if all 25 months of LTC are paid, restored death benefit.

When offering one or both of our Universal Life products, the above riders are available to employees and spouses through age 70 and children through age 22 for Universal Life and to employees and spouses through age 64 for Universal LifeEvents.

Terminal Illness Benefit

Accelerates 75% of death benefit amount when life expectancy is 24 months or less, as compared with 50% and 6- or 12-month life expectancies commonly seen in the industry.

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Eligibility

	Universal Life
Employees, actively at work	Ages 18 to 75
Full-time (30 hours per week) employed at least	0 days
Part-time (20 hours per week) employed at least	0 days
Spouses	Ages 18 to 70

- Children – Under the age of 23, including natural, stepchildren, legally adopted or under legal guardianship (full-time student/dependent 18 to 22) ±
- Grandchildren - Under the age of 19±

±Only eligible for the standard Universal Life Insurance plan.

Additional Benefits

Children's Term Rider: Employee Option

- Covers children under the age of 23 years for a single premium rate, underwritten as Modified Guaranteed Issue, health questions will be asked.
- Convertible to Universal Life at age 23* for up to five times the term benefit amount on a Guaranteed Issue basis
- Available in increments of \$10,000
(Rates: \$1.40 weekly)

*May vary by state.

Rates

Sample Monthly Rates

Trustmark Universal Life

Long Term Care, Benefit Restoration

Non-Smoker Rates - Monthly Money Purchase					
Issue Age	\$13.00	\$26.00	\$34.67	\$43.34	\$52.00
	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount
25	14,433	35,920	50,245	64,570	78,895
35	9,774	24,327	34,028	43,730	53,431
45	5,669	14,250	19,970	25,691	31,412
55	N/A *	8,378	11,742	15,106	18,469
60	N/A *	6,244	8,751	11,257	13,764

Long Term Care, Benefit Restoration

Smoker Rates - Monthly Money Purchase					
Issue Age	\$13.00	\$26.00	\$34.67	\$43.34	\$52.00
	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount	Insurance Amount
25	11,036	27,685	38,785	49,884	60,983
35	7,418	18,609	26,070	33,530	40,991
45	N/A *	10,695	15,012	19,329	23,647
55	N/A *	6,100	8,562	11,024	13,486
60	N/A *	N/A *	6,177	7,953	9,729

Long Term Care, Benefit Restoration

Non-Smoker Rates - Defined Benefit							
Issue Age	\$10,000	\$15,000	\$20,000	\$30,000	\$40,000	\$50,000	\$75,000
	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
25	N/A *	13.34	16.37	22.42	28.47	34.52	49.64
35	13.20	17.67	22.14	31.07	40.00	48.94	71.27
45	19.56	27.14	34.71	49.86	65.01	80.16	118.04
55	30.18	43.06	55.95	81.71	107.48	133.25	197.66
60	38.99	56.27	73.56	108.14	142.71	177.29	263.72

Long Term Care, Benefit Restoration

Smoker Rates - Defined Benefit							
Issue Age	\$10,000	\$15,000	\$20,000	\$30,000	\$40,000	\$50,000	\$75,000
	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium	Monthly Premium
25	N/A *	16.10	20.00	27.81	35.62	43.42	62.95
35	16.00	21.81	27.62	39.23	50.85	62.47	91.51
45	24.60	34.64	44.68	64.75	84.83	104.90	155.09
55	39.73	57.33	74.93	110.13	145.33	180.53	268.53
60	53.32	77.72	102.11	150.90	199.70	248.49	370.47

*Minimum \$10,000 benefit requires premium greater than \$3 per week (\$13 per month).

Rates shown above are for illustrative purposes only.

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Universal Life

Guaranteed Issue Underwriting

- **Employee:** Participation waived with 50% seen; 10 employee application minimum
- **Spouse:** Employee must apply for coverage

Dependent Guarantee Issue Offer:

- 50% of the eligible employees are seen during one-on-one enrollment meetings as outlined in the 'Enrollment Conditions' section.
- An employee must apply for coverage on themselves in order for a spouse to be eligible for GI coverage. If employee does not participate, the spouse is MGI.
- Spouse must answer our disabled/6 month question as an eligibility question. If yes, full underwriting is required.
- Spouse EZ Value requires the AIDS question in addition to the 6 month eligibility question.
- Any coverage amount above the GI level will require the applicable underwriting questions be asked.
- Employee must purchase a death benefit that is at least double the spouse benefit, otherwise spouse coverage is MGI.

Defined Benefit GI

The Employee Guaranteed Issue (GI) offer is the defined benefit amount not to exceed \$75,000. Spouse GI offer will be the face amount purchased by \$3 per week (\$13.00 per month) or \$10,000, whichever is greater.

Modified Guaranteed Issue

Employee: MGI underwriting when benefit amount exceeds GI limits, or when participation levels are not met; 10 employee application minimum

Spouse: MGI underwriting when exceeding GI limits or when employee does not apply for coverage | offered with 10 employee application minimum

Child(ren): offered with 10 employee application minimum

Defined Benefit MGI

The Employee Modified Guaranteed Issue (MGI) offer is the defined benefit amount not to exceed \$150,000. Spouse MGI offer will be the face amount purchased up to \$50,000. The Child MGI offer is the face amount purchased by \$3.25 through \$4.54 per week (\$14.08 through \$19.67 per month).

Maximum Guaranteed Issue / Modified Guaranteed Issue age for Employee and Spouse is through age 64; Maximum Modified Guaranteed Issue age for Children is through age 22.

Simplified Issue Underwriting

Employee and Spouse Simplified Issue (SI) is a maximum face amount of \$300,000. Employee and spouse age 65+ and all grandchildren policies use SI underwriting. Simplified Issue is also used for amounts in excess of the GI or MGI amounts or when there is a yes answer to the health questions. SI requires that the proposed insured provide height and weight plus answers to three additional questions.**

***Questions vary slightly in some states.*

“Rollback” Underwriting

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 we decline the excess, we will issue the available maximum amount based on the GI rules.

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Underwriting for Employee Riders

Underwriting of Employer-Level (Built-In) Riders

Built-in riders are underwritten on the same basis as the base coverage. Cost for these riders will be included in the premium for the underwriting limits established for this case.

Underwriting for Riders for Dependents

Riders are underwritten on the same basis as the base coverage. Cost for these riders will be included in the premium for the underwriting limits established for this case.



Trustmark Accident

Trustmark's Accident insurance solution combines ultimate flexibility with comprehensive coverage. Producers can choose from multiple extensive benefit plans, plus mix and match wellness/health screening, catastrophic accident and accidental death benefits, to provide a custom solution for each employer. No matter which solution you choose, enrolling is easy because all plan designs are guaranteed issue.



[Click to watch Accident video](#)

<https://vimeo.com/trustmarkcompanies/accident-overview>

Plan Features

Guaranteed Renewability

Families can keep the same benefit and premium levels even if employees leave their employer or retire. Policy cannot be cancelled as long as premiums are paid. Requires at least 10 applications.

Underwriting conditions may vary, and determine the eligibility for the offer of insurance.

Family Coverage

Employees may cover themselves, their spouse, their children, and, sometimes, dependent grandchildren.

Comprehensive Coverage

All base plan designs include the same comprehensive schedule of benefits. Additional benefits can be selected by employers to enhance the plan design.

Initial Care

Benefits for emergency room visits, ambulance, doctor's visit, lodging, surgery, blood transfusions, emergency dental.

Injuries

Benefits for fractures, dislocations, lacerations, burns, concussions, eye injury, herniated disc, dismemberment, tendon, ligament, rotator cuff, torn knee cartilage.

Follow-Up Care

Benefits for physical therapy, appliances, prosthetic device, artificial limb, skin graft, transportation.

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Eligibility – U.S. Residents

- Employees – Ages 18 through the age of 80, actively working full-time (30 hours per week) and employed at least 0 days or part-time (20 hours per week) and employed at least 0 days
- Spouses – Ages 18 through the age of 80, who are not disabled
- Children – Through the age of 25, are unmarried and dependent.

Employee must apply for coverage in order to cover dependents.

Benefits for 24-Hour Coverage, Plan 4 or 5

Accident/Injury	Benefit Amount Plan 4	Benefit Amount Plan 5
Ambulance		
Ground	\$200	\$200
Air	\$1,000	\$1,000
Appliance	\$150	\$200
Blood, Plasma and Platelets	\$300	\$600
Burns – Flat Amount for:		
Third-degree 35 or more sq. in.	\$10,000	\$15,000
Third-degree 9 to 34 sq. in.	\$1,500	\$2,250
Second-degree for 36% or more of body	\$750	\$1,125
Catastrophic Accident Benefit	Employee \$100,000 Spouse \$50,000 Children \$50,000	Employee \$100,000 Spouse \$50,000 Children \$50,000
Concussion	\$100	\$200
Dislocations		
Open reduction	Up to \$4,000	Up to \$8,000
Closed reduction	Up to \$2,000	Up to \$4,000
Doctor's Office Visit (Including Urgent Care, Walk-In Clinic & Chiropractic)	\$100	\$100
Emergency Dental Benefit		
Extraction	\$50	\$100
Crown	\$150	\$300
Emergency Room Treatment	\$200	\$200
Eye Injury	\$200	\$400
Fractures		
Open reduction	Up to \$7,500	Up to \$10,000
Closed reduction	Up to \$3,750	Up to \$5,000
Chips	25% of closed amount	25% of closed amount
Health Screening Benefit	\$100	\$100
Herniated Disc	\$600	\$800
Hospital Admission	\$1,500	\$2,000
Hospital Confinement (per day up to 365 days)	\$200	\$400
Hospital ICU (per day up to 15 days)	\$400	\$600
Laceration	Up to \$800	Up to \$800
Lodging	\$100	\$200

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(per night up to 30 days)		
Loss of finger, toe, hand, foot or sight of an eye		
Loss of both hands, feet, sight of both eyes or any combination of two or more losses	\$15,000	\$15,000
Loss of one hand, foot or sight of one eye	\$7,500	\$7,500
Loss of two or more fingers, toes or any combination of two or more losses	\$1,500	\$1,500
Loss of one finger or one toe	\$750	\$750
Physical Therapy (per visit, up to six visits)	\$50	\$50
Prosthetic Device or Artificial Limb		
More than one	\$1,000	\$2,000
One	\$500	\$1,000
Skin Grafts	25% of burn benefit	25% of burn benefit
Surgery		
Open, abdominal, thoracic	\$1,250	\$2,000
Exploratory	\$125	\$200
Tendon/Ligament/Rotator Cuff		
Repair of more than one	\$1,200	\$1,200
Repair of one	\$800	\$800
Exploratory without repair	\$200	\$200
Torn Knee Cartilage		
Exploratory	\$500	\$1,000
	\$100	\$200
Transportation (100 miles up to three trips)	\$375	\$475

Most benefits are paid once per person per covered accident per plan year.

Additional Benefits

Catastrophic Accident Benefit: Built-In

This benefit helps families during the transitional period following a catastrophe. The Catastrophic Accident Benefit provides a lump-sum benefit for employees, spouses and children for a catastrophic loss after fulfilling a 90-day elimination period. A catastrophic loss is:

- Loss of both hands or both feet;
- Loss of both arms or both legs;
- Loss of use of both arms or both legs;
- Loss of one hand and one foot;
- Loss of one arm and one leg;
- Loss of use of one arm and one leg;
- Total blindness;
- Loss of the hearing of both ears; or
- Loss of the ability to speak

Health Screening Benefit: Built-In

This benefit promotes good health and wellness by providing a benefit to offset the cost of going to the doctor. Plans can include routine services, such as health screening tests, regardless of other coverage.

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Eligible tests include:

- Low-dose mammography
- Pap smear for women over age 18
- Flexible sigmoidoscopy
- Hemoccult stool specimen
- Colonoscopy
- Stress test on a bicycle or treadmill
- Fasting blood glucose test
- Blood test for triglycerides
- Prostate-specific antigen (PSA) test for prostate cancer
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest x-ray
- Thermograph
- Serum protein electrophoresis (blood test for myeloma)
- Serum cholesterol test to determine HDL and LDL levels

Rates

Sample Monthly Rates

(Assumes deductions of 12 times per year)

	Employee	Employee and Spouse	Employee and Children	Family
Plan 4	\$13.60	\$20.59	\$26.70	\$33.68
Plan 5	\$16.12	\$24.74	\$32.06	\$40.68

Definitions

Covered Accident

An accident causing injury, which:

- Occurs after the effective date;
- Occurs while the certificate is in force; and
- Is not excluded by name or specific description in the certificate.

Elimination Period

The period of time after the date of a covered accident for which catastrophic accident benefits are not payable.

Injury or Injuries

An accidental bodily injury which resulted from a Covered Accident. It does not include Sickness, disease or bodily infirmity. Overuse syndromes, typically due to repetitive or recurrent activities, such as osteoarthritis, carpal tunnel syndrome or tendonitis, are considered to be a Sickness and not an Injury for purposes of this Certificate.

Maximum Benefit Period

The longest period of time for which hospital benefits will be paid.

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Enrollment Conditions

- 1) *The Benefits Communication/Enrollment Firm has access to at least 50% of the eligible employees during a face to face; one-on-one enrollment meeting or a combined Core Benefit/Voluntary enrollment conducted via a Call Center and assisted by the Benefit Communication/Enrollment Firm. (Eligible employees are required to meet/talk with an enroller to learn about the offer. The employee may then choose to elect or waive coverage.)*
- 2) *Waived participation requires tracking via the enrollment system of all employees that are enrolling in or waiving Voluntary Benefits.*
- 3) *The total number of products being offered at the case (both Trustmark and Non-Trustmark) must be communicated to the Case Underwriter.*
- 4) *MGI questions not required for GI (if GI requirements are not met, applications may be pended for MGI questions. 10 employee application minimum per product is required for MGI.)*

State Specific Information

SITUS State provides multi-state product uniformity. Situs state is determined by the location of the Employers Headquarters (not all states permit Siting of all products). Situs provides consistency of product specifics, rider availability and rates throughout the employee's resident states except for one local jurisdiction state (NM). Residents of NM are enrolled using their resident state forms and issued contracts from their state of residence.

The following are state specific requirements based on situs state for states other than NM as stated above.

Trustmark Universal Life

- Ages: Children: NM, TX – under age 25; UT under age 26; WA – Universal Life policies not available to children/grandchildren; CA - Max issue age for eligible child is under age 26 for UL plan and Child Term Rider. CA - Incapacitated child 26 and older who is incapable of self-sustaining employment due to an intellectual disability or physical handicap and chiefly dependent on Policy Owner is eligible to apply for UL; TX - Incapacitated child 25 and older who are physically or mentally disabled and under the Policy Owner's supervision are eligible to apply for UL.
- Benefits: NC – Minimum policy benefit \$10,000; CA, TX – Dependent benefits amounts (and riders) are limited to an amount equal to or less than the employee benefit amount. Employees must purchase or have current coverage in force for coverage to be issued to cover dependents.
- OR: Effective dates of 1/1/2020 or later, max issue age is 69.
- Riders:
 - Long Term Care: Not available in HI, OR, UT. Built-in only FL, MA; NY included in all child policies
 - Death Benefit Restoration: Not available in HI, NY, OR, UT
 - Extension of Benefits: Not available in CA, CO, CT, FL, HI, MA, MN, NC, NY, OR, TX, UT, VT, WA
 - Combo Restoration/Extension of Benefits: Not available in , CA CO, CT, FL, HI, MN, NC, NY, OR, TX, UT, VT, WA
 - Accident Death Benefit: Not available in OR
 - Accelerated Death Benefit: Not available in OR
 - Child Term Rider: NM, TX - available under age 25; CA, UT – available under age 26
 - EZ Value: Not available in NH, NY
 - Loss of Work/Strike Rider: Not available in FL, MN, MO, MT, NH, NY, TN, VT, WA

Trustmark Accident

- Ages
 - Employees & Spouses: 18 through the age of 64 NY
 - Children: NE through the age of 29; IN, WA even if married
- Product Availability/State requirements:
 - CO: Plans 8 & 9: only available in CO;
 - FL: Plan 1: 24-Hour Coverage Only – must include accidental death and catastrophic benefits;
 - KY, NC, SD only 24-Hour Coverage available;
 - Plan 1, 2 or 3 not available in CO, HI, KY, OH
 - Plans 4, 5 or 6 not available in: CO, MN, NH, NY, WA
 - Plan 6 not available in CO, LA,
 - CT: Air & Ambulance benefit must be paid at state level; Hospital Confinement \$200 per day/Hospital ICU \$400 per day up to 30 days for accidental ingestion or consumption of a controlled drug; Outpatient Care \$500 per calendar year for accidental ingestion or consumption of a controlled drug
 - NM: TMJ \$25 benefit

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- NY: Plans 2, 3, 8 & 9 limited to: \$165 Hospital Confinement; \$330 Hospital ICU; Plans 7, 8 & 9: only available in NY
- CO, FL, MN, NH, NY: Enhanced schedule of benefits
- VT: Loss of two or more fingers, toes or any combination of two or more losses \$5,000; Loss of one finger or one toe \$2,500
- Riders:
 - Accidental Death Benefit/Common Carrier: Not available in MN
 - Catastrophic Benefit: Not available in MN, WA; UT no waiting period
 - Health Screening Rider: Available only with plans 4, 5 or 6; not available in CT, FL, MN, NH, NM, NY, WA. Available in LA with plans 4 & 5
 - Loss of Work/Strike Rider: Not available in CO, FL, MO, MT, NH, NY, TN, VA, VT, WA
 - Wellness Benefit: Available only with plans 1, 2 or 3; Not available in CO, CT, HI, KS, MN, NH, NM, NY; WA; No waiting period ID, UT, WA; \$50 wellness rider built-in FL

Proposal Offer

This proposal of insurance is dated June 29, 2022. The values illustrated in this proposal are subject to change at any time prior to enrollment of employees. The underwriting offer is valid if accepted within 120 days, subject to any required documents.

Coverage cannot be cancelled as long as premiums are paid. Individual employee premiums are level. That means premiums are based on the age of the employee at time of policy issue. Policy premiums do not increase due to employees getting older. Families can keep the same benefit and premium levels even if employees leave their employer or retire. Premiums may only be changed if filed with the state and approved by the department of insurance. A written notice of adjustment will be sent at least 30 days prior to the effective date of any approved increase.

The benefits and premiums quoted in this proposal, the final enrollment plan, as well as the solicitation materials which may be developed, are subject to final approval by Trustmark, and conditioned upon receipt and acceptance of all signed documents including the SITUS state specified in the Employer Agreement. The benefits, premiums, solicitation materials and marketing are also subject to state insurance department rules and regulations. Trustmark reserves the right to modify this proposal to conform to such rules and regulations. Non-standard marketing materials are subject to Trustmark compliance approval and may result in additional costs not included in this proposal.

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