

Unum and Trustmark Comparison Guide

The below table was built as a guide to allow colleagues the ability to compare the Unum Long Term care offering against the Trustmark Universal Life with Long Term Care offering. This is not representative of all policy provisions. If you have any specific questions, please reach out to any member of your HR team.

	Unum Long Term Care Dakotas (not including Grand Forks)	Trustmark Universal Life Events Upper Midwest Region
Eligibility	<p>Employees working at least 30 hours per week and their family members</p> <p>"Eligible Family Member" means a person ages 18 through 80 residing in the United States who is:</p> <ul style="list-style-type: none"> - the legally married spouse of an Employee - the natural, adoptive or step parents of an Employee or spouse - the natural, adoptive or step grandparents of an Employee or spouse - the natural, adoptive or step siblings of an Employee or spouse - the spouse of the Employee's natural, adoptive or step siblings - the spouse of the Employee's spouse's natural, adoptive or step siblings - the natural, adoptive or step adult children of an Employee - the spouse of a natural, adoptive or step adult child of an Employee - the domestic partner of an Employee 	<p>Employees working at least 30 hours per week and eligible family members</p> <p>Eligible family members include legal spouse, natural child, grandchild, stepchild, legally adopted child aged 19 through 23 if child is a full-time student and dependent upon you for support and maintenance</p>
LIFE INSURANCE		
Life Insurance coverage options	Not Available	\$25,000 - \$200,000 in \$25,000 increments
Life Insurance reduction schedule	Not Available	<p><u>For individuals who enroll between ages 18 and 64</u> – the benefit reduces to 1/3 of the face amount at age 70 (or the 15th policy anniversary, whichever is later). The reduced benefit does not impact the LTC benefit amount</p> <p><u>For individuals who enroll between ages 65 and 75</u> – there is no reduction to the benefit amount</p>
Guaranteed Issue	Not Available	<p>Employee: \$150,000</p> <p>Spouse: \$25,000 with disability question</p>

Evidence of Insurability	Not Available	Employee: required on amounts over \$150,000 Spouse: required on amounts over \$25,000
Value Added Benefits	Not Available	Carilopp Caregiver Support Platform - provides policyholders and their families with tools and resources to help guide care decisions with access to licensed care advisors, and 24/7 support for managing unexpected caregiving needs
LONG TERM CARE		
Elimination Period	90 accumulated days; must be satisfied within a period of 730 consecutive days	90 days
Long Term Care Facility Monthly Benefit Options	\$2,000 employer paid; Employees can purchase higher levels up to \$9,000 in \$1,000 increments	Benefit equal to 4% of life benefit amount (The reduced life benefit does not impact the LTC benefit)
Long Term Care Facility Duration Options	3-year employer paid; Employees can purchase 6 years (Lifetime option only available to employees who elected it prior to 4/1/2020)	50 months
Assisted Living Facility Benefit	Payable under LTC Facility Monthly Benefit	Payable under LTC Facility Monthly Benefit
Home Care Benefit Options	Employer paid Professional Home and community care – 50% of LTC facility monthly benefit	Payable under LTC Facility Monthly Benefit
Additional Care Benefit	Once eligible for a benefit payment, you will have access to additional care benefits designed to assist you in living at home or in other residential housing, other than a LTC facility. \$5,000 Additional Care Lifetime maximum benefit amount	Payable under LTC Facility Monthly Benefit
Evidence of Insurability	Required if you apply for a monthly benefit greater than \$6,000 OR for Inflation Protection OR for a lifetime benefit duration, OR more than 31 days after initial eligibility	N/A
Additional Optional Benefits	Consumer Price Index (CPI) Benefit Increase; and Inflation Protection	N/A
Pre-Existing Condition Limitation	N/A	6-month lookback/6-month limitation