

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 Nebraska	Trustmark Universal Life Events Upper Midwest Region
Eligibility	<p>Employees working at least 20 hours per week and eligible family members</p> <p>Eligible family members include:</p> <ul style="list-style-type: none"> - legal spouse -natural, adoptive or stepparents/grandparents, -spouse's natural, adoptive or step-parents/grandparents 	<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	Employee: \$150,000 Spouse: \$25,000 with disability question
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 consecutive days	90 days
Long Term Care Facility Monthly Benefit Options	\$1,000 - \$6,000 in \$500 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 years, 6 years, or lifetime	50 months
Assisted Living Facility Benefit	60% of LTC facility amount	Payable under LTC Facility Monthly Benefit
Home Care Benefit Options	50% of LTC Facility benefit for Total home care	Payable under LTC Facility Monthly Benefit
Additional Care Benefit	N/A	Payable under LTC Facility Monthly Benefit
Evidence of Insurability	Required on all amounts	N/A
Additional Optional Benefits	Inflation Protection	N/A
Pre-Existing Condition Limitation	Persons age 65 and over at enrollment: 6-month lookback/6-month limitation Persons under age 65 at enrollment: 6-month lookback/12-month limitation	6-month lookback/6-month limitation