



## TRUSTMARK BENEFITS CITY OF LOWELL

Trustmark Insurance has been providing and communicating benefits to the City of Lowell and Lowell Public School employees for over 25 years. Please consider the following benefits to help you and your family be better prepared for life's unexpected events

### DISABILITY \* ACCIDENT \* LIFE \* CRITICAL ILLNESS \* NEW HOSPITAL STAYPAY

#### Short-Term Disability

Benefits for up to 12 months for non-occupational injury and sickness, *including pregnancy*, up to \$6,000 per month. Does not integrate with sick pay. Please see benefit counselor for additional information on coverage. **To be eligible for the maximum benefit allowed, current participants must update their salary with a benefit counselor.**

#### Long-Term Disability

Benefits start after 360 days of continuous disability and are payable up to 10 years if you are disabled prior to age 60. Monthly benefit payments available up to 60% of earnings to a monthly maximum of \$3,000. **To be eligible for the maximum benefit allowed, current participants must update their salary with a benefit counselor.**

#### Accident – learn about the new enhanced plan

Offset the cost of unexpected bills related to accidents that occur every day. 24-hour coverage benefit that pays cash directly to you if you or a covered family member is injured in an accident. Includes benefits for initial care, injuries, hospitalization, follow-up care, transportation and lodging. Emergency room - \$200 benefit; broken bones up to \$10,000; lacerations up to \$800 and physical therapy. **Health Screening Rider included for \$100 per year per covered person for more than a dozen tests.** Individual plan is \$4.14 per week and family coverage is \$9.83 per week.

#### Universal Life

A permanent and portable protection which provides cash value and has living benefits along with the death benefit. Coverage on spouse, children and grandchildren is also available. With Living Benefits for Long-term Care/Home Health care.

#### Cancer/Critical Illness

Pays lump-sum cash Benefit directly to you for covered critical illnesses such as cancer, heart attack, Occupational HIV or stroke. Subsequent condition benefit – Pays a benefit for any and every covered condition included in your policy. Health Screening Benefit – Provides cash back for one screening test per calendar year. Specified tests are covered up to \$100 – please see your benefit counselor for details. The **Health Screening Benefit Rider** has resulted in thousands of employees receiving CASH BACK on standard health screening tests, including Mammogram, Pap Smear, Prostate Screening and Colonoscopy.

#### \*NEW - Hospital StayPay

Pays a first day stay benefit of up to \$3,000, providing a financial cushion when you need it most. Pays you cash to help pay your deductible, for extra medical expenses, groceries, childcare, or anything else you might need. Coverage is also available for spouse and children.

**Please call or email the benefit counselor about benefits available to you and to review your existing coverage:**

**DAVID KRALL, SENIOR BENEFIT CONSULTANT**

EMAIL: [DRK@PWB-MMIP.COM](mailto:DRK@PWB-MMIP.COM) OR CALL 1-800-445-4493 ext. 136

Refer to Plan Forms UL.205, CACI-82001, HII 119, STDL and LXX, underwritten by Trustmark Insurance Company, Lake Forest, Illinois for exact terms, provisions and limitations and exclusions. **If you previously elected coverage, your policy may differ from what is being offered here. Please contact Benefit Counselor for details.**