

Confidence. Assurance. Freedom from worry.

Life/AD&D and Short Term Disability Plans

For small businesses with two or more employees

SAFEGUARD AGAINST UNEXPECTED LOSS OF INCOME

Give your employees freedom from worry by selecting a life insurance/accidental death and dismemberment or a short-term disability plan from Starmark.

Eligible Groups

Life/AD&D and Short Term Disability plans are available to groups with two or more employees with medical coverage. Additionally, Life/AD&D coverage may be purchased on a stand-alone basis by groups with five or more insured employees. Short-term disability coverage is not available on a stand-alone basis.

Employee Life/AD&D

Employers may choose one benefit schedule with a face amount ranging from \$15,000 to \$250,000 per employee.

	Plan 1	Plan 2	Plan 3
Benefit Schedule	Flat amount	Multiple of annual earnings	Specific amount per employee class

- The Life insurance benefit is reduced by 35 percent at age 65, by 50 percent at age 70 and by 65 percent at age 75.
- The cost of group life coverage in excess of \$50,000 is taxable to the employee if the employer contributes toward the cost of the insurance. If questions arise, please contact a tax advisor.
- The amount of AD&D coverage is equal to the Life insurance coverage amount.

Dependent Life/AD&D

Employers may also choose to offer Life/AD&D coverage to dependents of covered employees:

Spouse

- Under age 65 \$5,000
- Age 65 through 69 \$3,250
- Age 70 through 74 \$2,500
- Age 75 and over \$1,750

Unmarried children to age 19

(or full-time students to age 25)

- 14 days through 6 months \$500
- Over 6 months \$2,000

The amount of dependent AD&D coverage is equal to the dependent Life insurance coverage amount.

Short Term Disability

Short Term Disability plans help secure employee incomes in case of short-term, non-occupational accidents or sicknesses. Weekly benefits begin after an elimination period of seven days, with a maximum duration of 130 weeks.

Employers may choose from three benefit plans:

	Plan 1	Plan 2	Plan 3
Elimination Period	7 days	14 days	28 days
Maximum Duration	26 weeks	52 weeks	130 weeks

- Short Term Disability benefits are payable as a percentage of salary from the following options:
 - 50 percent
 - 55 percent
 - 60 percent
 - 66 percent

The minimum weekly benefit is \$35 and can be increased in \$50 increments to a maximum weekly benefit of \$700.

- Premium rates for all plans are the same. After the first year of disability, benefits are integrated with other payment sources. Disabilities related to pregnancy or childbirth may be covered for an additional premium.

Exclusions

Life Exclusion

No benefit is payable in the event of suicide, while sane or insane, within two years after the effective date of Life coverage.

AD&D Exclusions

No benefits are payable for: intentionally self-inflicted injury, while sane or insane • suicide or attempted suicide, while sane or insane • loss resulting from commission of, or attempt to commit, a felony • loss resulting from being engaged in an illegal occupation • injury resulting from travel in any type of aircraft, except as a fare-paying passenger in a commercial aircraft • war, or act of war, declared or undeclared • bodily or mental infirmity • any type of hernia • bacterial infections and their medical or surgical treatment • infections resulting from accidental ingestion of poisonous food substances • medical or surgical treatment, except surgery performed solely due to, and within 90 days of, a covered injury

Short Term Disability Exclusions

No benefits are payable for: intentionally self-inflicted injury or attempted suicide, while sane or insane • loss resulting from commission of, or attempt to commit, a felony • loss resulting from being engaged in an illegal occupation • war, or act of war, declared or undeclared • participation in a riot • normal pregnancy and childbirth

The information contained in this product brochure is a general description of features, benefits, requirements and restrictions of Trustmark Life Insurance Company policy number SMP/1003. Please refer to the Certificate of Insurance for more details.

Starmark's sole focus is providing a flexible healthcare benefits portfolio and unparalleled personal service to small businesses. By offering HSA-compatible health plans and nationwide network access, plus cutting-edge resources such as seamless HRA administration, easy and innovative paperless employee enrollment and valuable online healthcare decision support tools, Starmark continues to be a distinguished leader in small group healthcare benefits.

