

# New Short-Term Disability Insurance Plan for University of Kentucky Employees

Trustmark Paycheck Protect® – Preserving your active lifestyle

**Your income is important so you can live and enjoy your life.** But you might not have that income if something left you suddenly **unable to work**. What would happen then?

Trustmark Paycheck Protect **replaces part of your paycheck** when you can't work for a while because of a covered condition, such as a **sickness or off-the-job injury**. It goes to work when you can't and pays **cash directly to you**. You can use that money to pay for all the things your paycheck usually does, while you focus on getting back on your feet.

## Covered Conditions

Paycheck Protect kicks in when you can't work due to:



Sickness



Injury  
(off-the-job)



Mental Illness



Maternity 6-8 weeks  
of benefits after delivery  
(delivery must be 10  
months after effective date)



Complications  
of pregnancy

Benefits are paid for **total disability**, meaning you are **under a doctor's care** for the injury or covered sickness causing your disability and **unable to work** in your regular occupation and not working for profit.

## Voluntary Benefits

**Trustmark**  
benefits beyond benefits

## Did you know?



**1 in 4** 20-year-olds will  
experience a disability before  
reaching age 67.

## Coverage Options

Benefits are up to 70% of base earnings or \$1,400 per week, whichever is less. You may choose from the following plans:

**Plan A: 14 days** elimination period / 26 weeks maximum benefit period

**Plan B: 30 days** elimination period / 26 weeks maximum benefit period

Your **maximum benefit** period is the length of time for which you are able to collect benefits. Your **elimination period** is the length of time (calendar days) after you become unable to work before your benefits begin.



## Who is Eligible?

Regular UK Staff with assignments of at least .5 FTE (18 hrs. per week) and WEPP Nurses. Must be age 18–70 and actively at work on the Effective Date. Faculty are not eligible.

## More Flexible Paycheck Protect Features



Benefits can be paid on the **same frequency as your paycheck**.



**Fully portable** – keep your coverage, at the same rate and benefits, if you change jobs or retire. Coverage ends at age 70, or after 5 years if you purchase after age 65.



Your **premiums are waived** if you can't work for 90 consecutive days during your benefit period.



Pay for coverage via **convenient payroll deduction**, as long as you stay with your employer.



Once you have a policy, your rate is locked in and **will not increase due to age**.



**No medical exams** or blood work to apply – just answer a few simple questions.

**Administered by The MPM Group, LLC. Call (859) 223-4973 with questions. Enroll at [thempmgroupllc.com](http://thempmgroupllc.com). File a claim at [TrustmarkVB.com](http://TrustmarkVB.com).**

Plan form DI 516 and applicable riders are underwritten by Trustmark Insurance Company, Lake Forest, Illinois. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Benefits, availability, exclusions and limitations may vary by state and may be named differently. Benefit payment is subject to terms and conditions of coverage. Maternity benefit duration varies by delivery type. Pre-existing condition limitations may apply. For exclusions and limitations that may apply, visit [trustmarkbenefits.com/Voluntary-Benefits/Disclosures/P2](http://trustmarkbenefits.com/Voluntary-Benefits/Disclosures/P2). Your policy/certificate will contain complete information. Trustmark® and Trustmark Paycheck Protect® are registered trademarks of Trustmark Insurance Company.



Products underwritten by Trustmark Insurance Company.  
Rated A- (Excellent) for financial strength by A.M. Best.

400 Field Drive • Lake Forest, IL 60045  
[TrustmarkVB.com](http://TrustmarkVB.com)

