

Trustmark Voluntary Universal Life Insurance Plan

Wouldn't you like to know that your loved ones will be taken care of should something happen to you? The Voluntary Universal Life Plan features progressive coverage for your peace of mind.

Wouldn't you like to have life insurance you can take with you if you leave the school system... a plan that features portable coverage and cash values that can increase during your lifetime?

Who is eligible?

- Full-time or regular part-time employees who work an average of 20 hours per week
- Employees between the ages of 18 and 80

What does the plan offer?

Voluntary Universal Life Insurance offers you and your family the following flexible benefits:

- **Accelerated Death Benefit**
- **Home Living LTC Benefits***
- **Interest-earning Cash Value**
- **Certificate Loans EZ Value Plan Option****
- **Death Benefit Restoration Rider**
- **Guaranteed issue is available for eligible employees ages 18 – 64**

	With Rider	Without Rider
Total Benefits Paid	\$70,000	\$50,000
Death Benefit	\$50,000	\$30,000
Living LTC Benefits	\$20,000	\$20,000

How do I apply?

Have your Enrollment Counselor, who is a Florida-licensed agent, complete the Universal Life Insurance plan application.



Did you know?

To apply have your Enrollment Counselor, who is a Florida-licensed agent, fill out the Universal Life Insurance Plan application.

After you enroll, you can get answers about your certificate by calling Trustmark Customer Service at 1-800-918-8877.

Can I continue my Universal Life coverage if I terminate employment or retire?

Yes. This plan is portable after the first payroll deduction. You can continue with the full amount of insurance coverage and arrange for premiums to be billed directly to you. Your coverage and premiums stay the same.

What about the group term life policy I already have with the school system?

This Universal Life Insurance plan complements any group term life insurance you may have and enables you to vary your premiums, coverage and cash value accumulation as your needs change. You can adjust the death benefit and premium upward and downward throughout your lifetime, subject to certificate limits.

What payroll deduction premiums will I pay?

You select the coverage and premium that best fit your budget and family needs. As a Duval County Public Schools employee, your group purchasing power ensures you receive a substantial insurance value at an affordable cost.

How do I make changes to my election?

You may elect to change your policy after it goes into effect by calling the Trustmark Service Center at 1-800-918-8877. Changes are forwarded to your employer and should be reflected in your paycheck within two to four weeks.

Plan Provider

Trustmark Insurance Company, Lake Forest, Illinois, underwrites this plan. The A.M. Best Company, an organization that compares and rates the financial strength and performance of insurance companies, rates Trustmark "A-" Excellent. This information is being provided to employees by Duval County Public Schools in advance of more complete information from the insurer.

Universal Life Insurance is available on a post-tax basis, and a separate application is required.

Note: If you need to make any changes throughout the year or would like answers about your certificate, you must contact Trustmark Customer Service at 1-800-918-8877.

Policy Form UL-205

Rider Forms HH/LTC.205FL, BRR.205FL

* This benefit is subtracted from the final death benefit.

** Existing EZ Value participants may extend to the 10-year options (with restrictions) if they choose to do so.