



CITY OF WORCESTER 2021 OPEN ENROLLMENT

Take advantage of the opportunity to speak with the benefit counselor about additional voluntary insurance benefits available to you.

Do you currently have a Trustmark benefit plan?

The benefit counselor can help you confirm whether you are taking advantage of all the benefits covered under your plan.

DISABILITY * ACCIDENT * LIFE * CRITICAL ILLNESS * 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. 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 each year.**

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 each year.**

Accident Insurance – upgraded 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. (Current Accident policyholders may upgrade to the new plan – see the benefit counselor).

Universal Life Insurance

Permanent and portable life protection which provides cash value and has living benefits along with the death benefit. Coverage for spouse, children and dependent grandchildren is also available. Includes an Accelerated Death Benefit for Chronic Illness that can help pay for long-term care and/or home health care.

Cancer/Critical Illness Insurance

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.

Trustmark Hospital StayPay® Insurance

Choose a first day stay benefit of up to \$3,000 that pays when you are admitted to a hospital, providing a financial cushion when you need it most. You may choose between two plans that each include additional benefits, such as a benefit for each day spent in the hospital. 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.

Speak with a benefit counselor about options available to you.

**WORCESTER ENROLLMENT CALL CENTER
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