



Point32Health

Trustmark Term Life+Care
Life Insurance + Long-term Care

Presented by Paige Conover



LTC SOLUTIONS, INC.



Today's Agenda

1. Importance of Long-Term Care (LTC) Insurance
2. Your LTC Benefit with Trustmark
3. How to Enroll



Cari's Story



What is Long-Term Care?

We need Long-Term Care when *either* of these things are true:

We need assistance with these activities:



Eating



Dressing



Continence



Bathing



Toileting



Transferring

*We need supervision because
of a cognitive impairment*



Do other benefits cover LTC?



**Health
Insurance**



Medicare



**Long-Term
Disability**

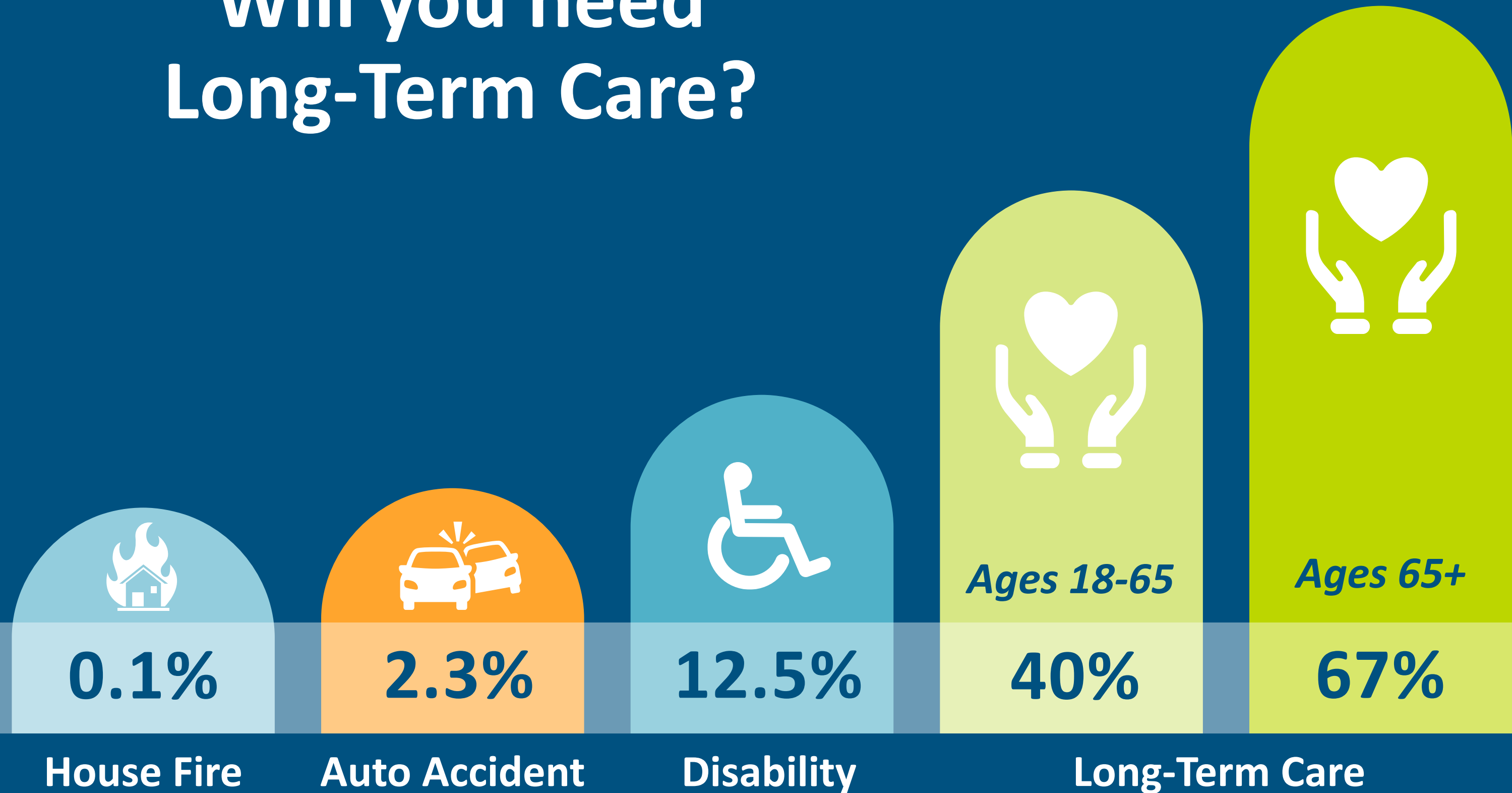


Medicaid



**Long-Term
Care
Insurance**

Will you need Long-Term Care?



National Cost of Care



Home Care

\$77,792

x 3 years =

\$233,376



Assisted Living

\$70,800

x 2.5 years =

\$177,000



Nursing Home

\$127,750

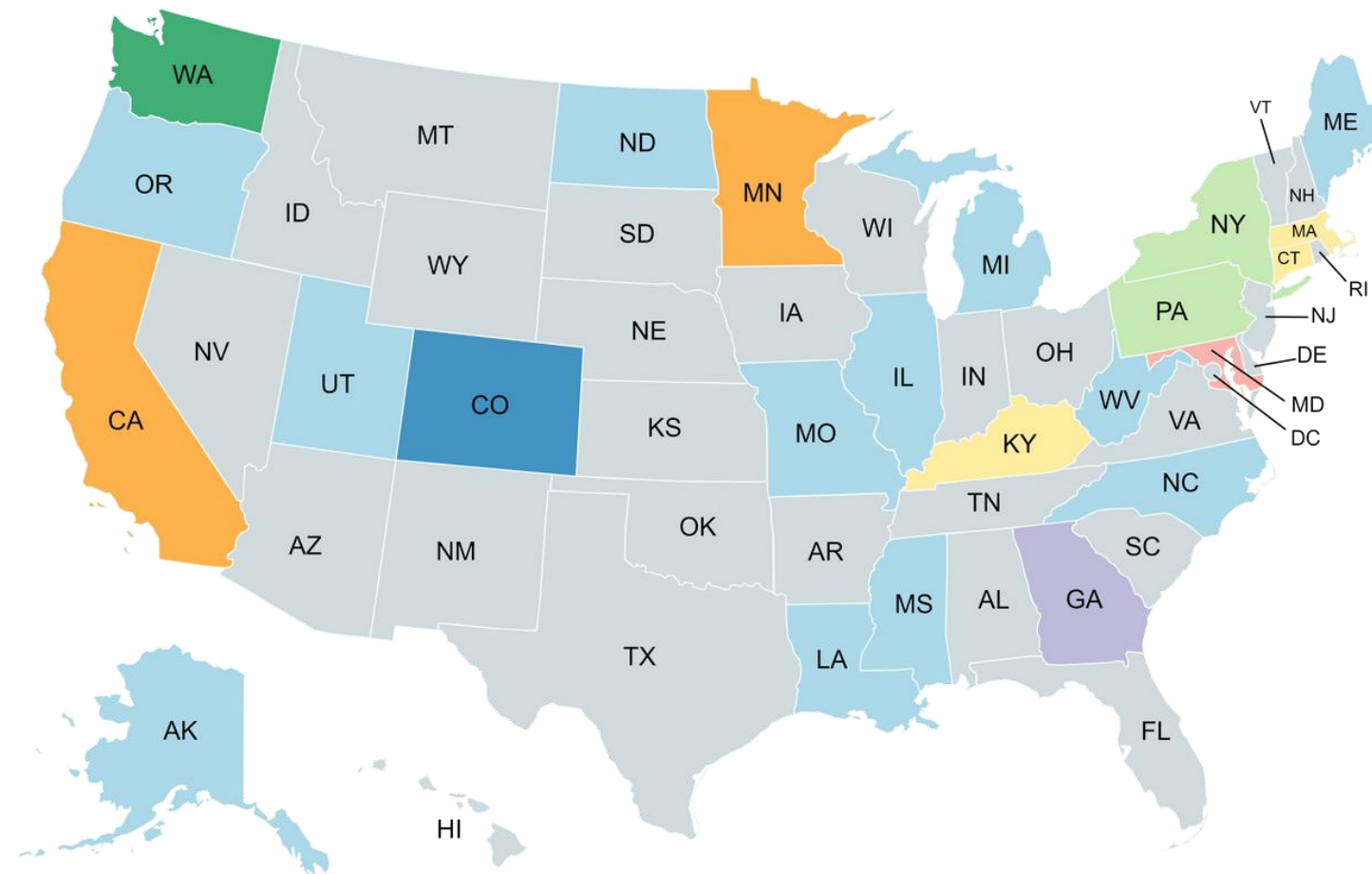
x 2.4 years =

\$306,600

Annual Cost multiplied by Average Length of Stay. *Source: 2024 Genworth Cost of Care Survey*

Long-Term Care Legislation

- LTC Actuary Study
- Law Passed
- Bill for Legislation
- Bill for LTC Study
- Bill for LTC Study Withdrawn
- Bill for LTC Study Expired
- Meeting on LTC
- Consideration



www.myltcguide.com/point32health
➔ “LTC Legislation”

How will you pay for Long-Term Care?

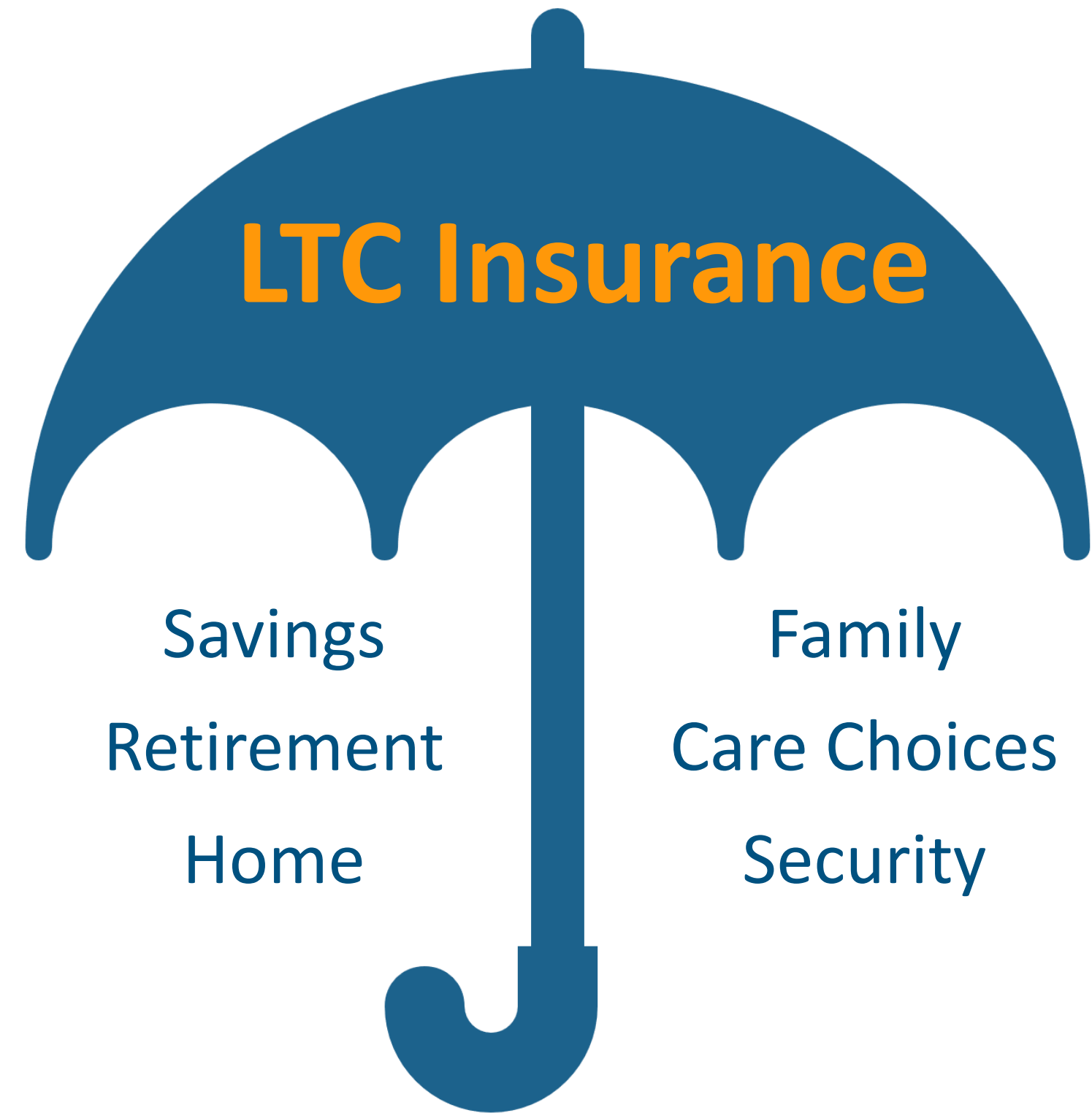


Sell the House?

Use Savings?

Spend 401k?

**...or use
LTC Insurance**



What about Self-Investing?



Self-Investing Calculator

Use the calculator below to see how paying premiums for an Insurance Company Life + Long Term Care policy compares to investing the same dollar amount based on your interest rate percentage and years of investing.

Select your age▼

Enter Interest Rate Percentage▼

Monthly Premium	Allstate Life + LTC Benefit	Premium Invested In 10 years	Premium Invested In 20 years	Premium Invested In 30 years	Investment <small>Enter number of years to i</small>
Select age	\$50,000	\$	\$	\$	\$
Select age	\$100,000	\$	\$	\$	\$
Select age	\$150,000	\$	\$	\$	\$

Trustmark Insurance Company



Financial Ratings

A- A.M. Best

Established
in 1913.

100 years of
Service and
Financial Strength.

How to Receive Your Benefit

If your policy is in force and you file an eligible claim, there are 3 ways to receive your benefit.

Life Insurance

LTC Insurance

Life + LTC Insurance

Plan Advantages

Guaranteed Issue

No health questions up
to certain



Sample of Reasons People are Declined for Coverage

[| Prequalification guide](#)

Discover whether you may qualify before you apply



Will you qualify for a CareMatters® policy? Or should you wait to apply until after you have a specific situation or medical condition under control? Get a better idea with the following list of conditions and considerations.

While this list is not exhaustive, it is meant to capture the most common significant health concerns that can come up during the underwriting process. As you review the list, please keep in mind that individual medical histories can be complex, and multiple health conditions and/or multiple prescription medications used to treat them may result in a decision to decline your application. Ultimately, our underwriting team will make a decision about your eligibility after reviewing all of your information.

You must be a U.S. citizen or permanent green card holder (issued for 10 years or more) and be able to provide a copy of

your green card and your Social Security or Taxpayer Identification Number card when you apply.

Per New York regulation, people who do not understand English cannot be required to certify that a translator has assisted them. Therefore, the proposed insured must be able to read, speak and understand English in order to apply for CareMatters in New York.

Your presubmission checklist

- ☐ Review the presubmission considerations.
- ☐ Review the medication guidelines.
- ☐ Review the height and weight guidelines.

After you apply, complete the preinterview guide to assist you in gathering details that may be requested during the interview.

Plan Advantages



Portability

If you retire or leave employment, you **keep your coverage at the same rate.**



Issue Age Rates

Your rates will **always** be based on your **age on the date your policy is issued.**

[Cost of Waiting Calculator](#)

Eligibility

	Age on Effective Date 11/1/2025	Guaranteed Issue (0 Health Questions)	Modified Guaranteed Issue (3 Health Questions)
Employees working 20+ hours/week	18-70	\$125,000	N/A
	18-75	N/A	\$150,000
Spouse & Domestic Partner	18-70	\$25,000	N/A

- Employee must apply for spouse or domestic partner to apply.
- Spouse or domestic partner coverage cannot exceed employee coverage

Trustmark Plan Options



Life Insurance Face Value	\$50,000	\$100,000	\$150,000
LTC Monthly Benefit Options <ul style="list-style-type: none">• 4% of Life Insurance Face Value for Professional Care• 2% of Life Insurance Face Value for Family Care	\$2,000 \$1,000	\$4,000 \$2,000	\$6,000 \$3,000
LTC Benefit Duration <ul style="list-style-type: none">• Professional Care• Family Care	25 months 50 months		
Total Maximum LTC Benefit Duration With Extension <ul style="list-style-type: none">• Professional Care• Family Care	50 months 100 months		
Total Maximum LTC Benefit Amount	\$100,000	\$200,000	\$300,000
Elimination Period	90 days		
Restoration of Benefits <ul style="list-style-type: none">• Fully restores the death benefit reduced by LTC each time a benefit is paid. Allows beneficiaries to receive the full current death benefit.			
Plan Matures <ul style="list-style-type: none">• Pay premiums to age 100. Expires at age 121.			

*Monthly benefit if insured receives Professional, Family care, or a combo of both for 8 or more days a month

Pre-Existing Conditions & Exclusion



Pre-existing Condition means during the six (6) months immediately prior to the Effective Date of this Rider:

A Sickness or Injury for which medical care, diagnosis, or advice was received or recommended; or the existence of symptoms which would have caused an ordinarily prudent person to seek medical care, treatment, diagnosis, or advice. If this Rider provides replacement coverage for other long term care coverage, credit will be given for any pre-existing time period satisfied under the prior coverage.

Exclusion and Limitation:

This Rider does not pay benefits for loss:

- Due to a Pre-existing Condition that starts during the first six (6) months after the effective date for this Rider

Guaranteed Death Benefit

Until Age 70

OR

For 10 Years

whichever is greater

The greater of age 70 or when the policy has been in force for 10 years,
the death benefit reduces to 1/3 of the original death benefit.

The LTC benefit does NOT reduce.

Rate Examples - 45 years old

Total Life Insurance Face Value	\$25,000 \$50,000 \$100,000		
LTC Monthly Benefit: <ul style="list-style-type: none">• 4% of Life Insurance Face Value for Professional Care• 2% of Life Insurance Face Value for Family Care	\$1,000 \$500	\$2,000 \$1,000	\$4,000 \$2,000
Total Maximum LTC Benefit Duration: <ul style="list-style-type: none">• Professional Care• Family Care	50 months 100 months		
Total Maximum LTC Benefit Amount	\$50,000	\$100,000	\$200,000
Employee Paid Semi-Monthly Premium	\$17	\$34	\$68

Premiums listed for non-tobacco user and rounded to the nearest dollar

Enrollment Website

www.myltcguide.com/point32health

Step 1. Apply Now



The screenshot displays the Point32Health website. The navigation bar at the top includes links for "What is Long Term Care?", "Rates + Plan", "Learning Center", "LTC Legislation", "For Policyholders", and a prominent orange "Apply Now" button. The main content area features the Point32Health logo and the tagline "LTC Insurance, the Missing Piece in your Financial Planning". A green button with a play icon invites users to "Learn more about the LTC Benefit". To the right, a graphic of four interlocking puzzle pieces is shown, with the top-right piece highlighted in blue and labeled "LTC". The other pieces are labeled "Savings", "401K", and "Home", illustrating how LTC insurance completes a financial plan.

What is Long Term Care? Rates + Plan Learning Center LTC Legislation For Policyholders **Apply Now**

Point32Health

LTC Insurance, *the Missing Piece* in your Financial Planning

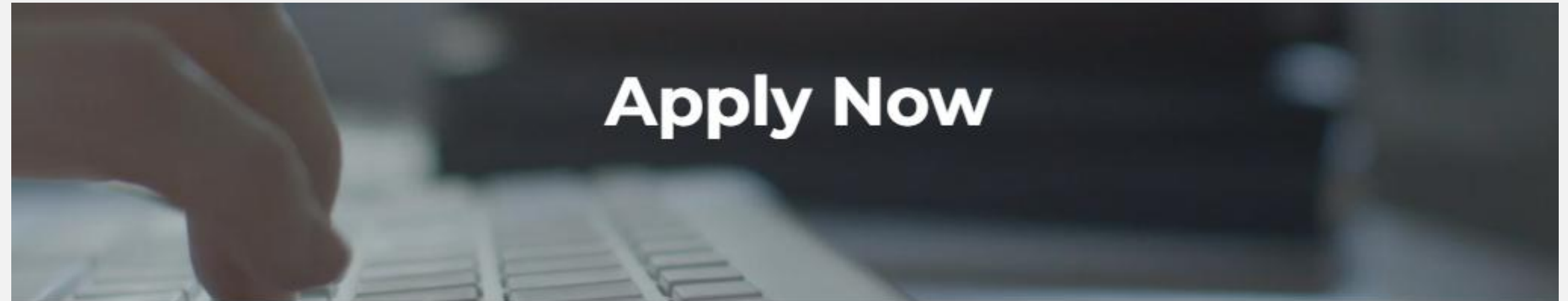
[▶ Learn more about the LTC Benefit](#)

Savings **LTC**

401K Home

Start Your Application

Step 2.



Applications accepted 9/2/25 - 9/19/25 (4:59 pm PT)

First Time Users

On the enrollment system, click "*New Employee? Click Here*" to create your profile.

Returning Users

For returning users, please enter in your SSN (no dashes) and your Personal Identification Number (PIN) (last 4 digits of your SSN + the last 2 digits of your birth year)

Example SSN: 123456789

Example DOB: 1/1/1900

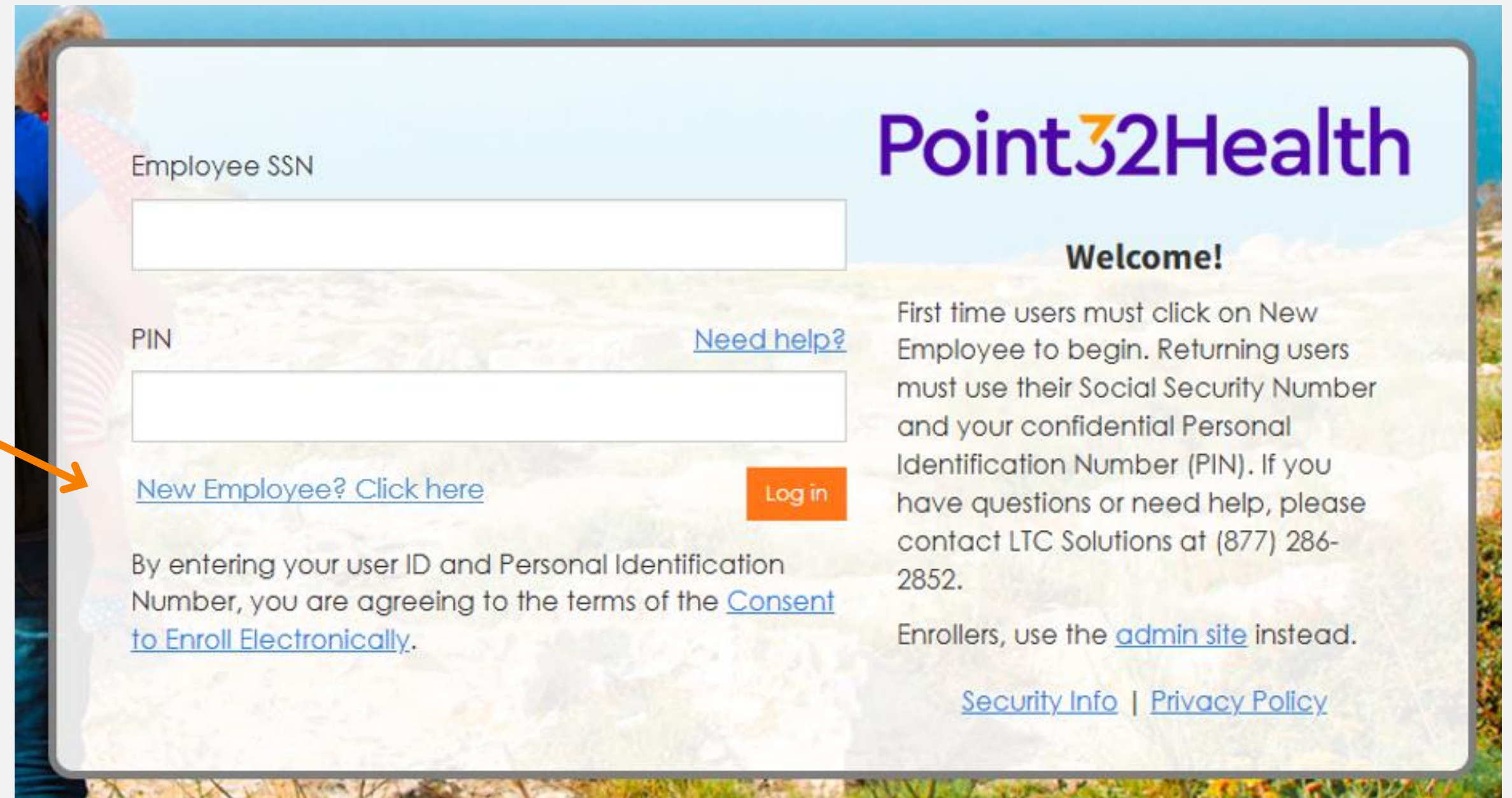
Example PIN: 678900

If you have forgotten your credentials or have questions, please reach out to LTCiBenefitsTeam@ltc-solutions.com or 877-286-2852

Click Here to Create a Login and Get Started

Start Your Application

Step 3.



The image shows a web page for Point32Health. On the left, there are two input fields: 'Employee SSN' and 'PIN'. Below the 'PIN' field is a link that says 'New Employee? Click here'. To the right of the 'PIN' field is a link that says 'Need help?'. Below the 'New Employee? Click here' link is a paragraph of text: 'By entering your user ID and Personal Identification Number, you are agreeing to the terms of the [Consent to Enroll Electronically](#).' To the right of this paragraph is an orange button that says 'Log in'. On the right side of the page, there is a large heading 'Point32Health' and a subheading 'Welcome!'. Below the 'Welcome!' heading is a paragraph of text: 'First time users must click on New Employee to begin. Returning users must use their Social Security Number and your confidential Personal Identification Number (PIN). If you have questions or need help, please contact LTC Solutions at (877) 286-2852.' Below this paragraph is another paragraph: 'Enrollers, use the [admin site](#) instead.' At the bottom right of the page are two links: '[Security Info](#) | [Privacy Policy](#)'. An orange arrow points from the 'Step 3.' text to the 'New Employee? Click here' link.

Employee SSN

PIN

[Need help?](#)

[New Employee? Click here](#)

[Log in](#)

By entering your user ID and Personal Identification Number, you are agreeing to the terms of the [Consent to Enroll Electronically](#).

Point32Health

Welcome!

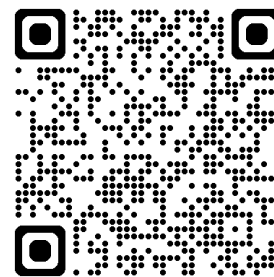
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Enrollers, use the [admin site](#) instead.

[Security Info](#) | [Privacy Policy](#)

www.myltcguide.com/point32health

Employee Action Required by 9/19/2025
Apply or Decline



This provides a brief description of your benefits and is not a contract. Benefits, exclusions, and limitations may vary by state, or may be named differently. Please consult your policy for complete information. A complete policy illustration will be delivered with your policy or certificate.



LTCiBenefitsTeam@ltc-solutions.com



877.286.2852

Appendix

Trustmark Underwriting

Trustmark Underwriting Questions

Modified Guarantee Issue

1. Is the proposed insured now disabled – i.e., unable to engage in normal activity due to physical or mental impairment?
2. Has the proposed insured been seen by a physician or treated in a medical facility, including a doctor's office, within the last 6 months for illness or disease (other than flu and colds)?
3. Has the proposed insured had within the past 5 years: heart disease; chest pains; high blood pressure; stroke; diabetes; cancer; tumor; kidney disease; blood disorder (excluding any testing for HIV antibodies); liver disease; lung disease; or other known health impairments?