# **NEW PROGRAM ANNOUNCEMENT!**

# Universal Life Insurance

with Convalescent Care Benefit

provided by:



benefits beyond benefits

- Innovative universal life insurance product provided by Trustmark®, combining life insurance coverage with a convalescent care benefit that can be used to pay for long-term care services.
- Limited time offer! In-service members ages 18-64 who enroll between May 1 and June 16, 2023 may qualify for guaranteed coverage (no medical questions) up to \$50,000.
- Retiree members up to age 70 may elect coverage up to \$100,000 by answering some medical questions.

## LIVING BENEFITS FOR LONG-TERM CARE

You could require long-term care services at any point in your life, which could cost hundreds of dollars per day. This universal life insurance program includes a convalescent care benefit that can help pay for these services at any age. Policyholders with a qualifying claim can collect up to 4% of their universal life death benefit per month for up to 25 months -- helping to cover the cost of long-term care services such as an in-home health aide, assisted living facility, or nursing home care.

### LIFE INSURANCE

Protecting your loved ones is one of life's greatest responsibilities. Along with the grief that comes with losing a family member, survivors may suddenly be faced with costly expenses, debts, and a loss of income. Your death benefit can be used to help pay these expenses or for other items such as tuition or savings.

#### YOURCARE360 ONLINE RESOURCE GUIDE

This program includes access to YourCare360, providing an online resource that can help to guide you and your family through the caregiving journey.



Learn more by scanning the QR code to the left, visiting *memberbenefits.nysut.org* or calling 800-626-8101.

