

### **What is Long-Term Care?**

Long-term care is a range of services and support you may need to meet your personal care needs. Most long-term care is not medical care, but rather assistance with the basic personal tasks of everyday life, sometimes called Activities of Daily Living (ADLs), such as bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating.

### **What is Life Insurance plus Long-Term Care Benefits?**

Unlike traditional health insurance, Life Insurance plus Long-Term Care Benefits through Trustmark Insurance Company provides standard life insurance in the form of a death benefit and is designed to cover long-term services and support, including personal and custodial care in a variety of settings such as your home, community, or other facility.

### **What are the roles and responsibilities of Trustmark Insurance Company and ACSIA Partners?**

Trustmark Insurance Company provides Life Insurance and Long-Term Care coverage\* while ACSIA Partners manages the education and communication of the benefit and offers enrollment support through their consultants. **This benefit requires consultant assistance to enroll.** To request your consultation to enroll, call ACSIA Partners at (877) 904-0643 or visit [Stryker.YourCare360.com](http://Stryker.YourCare360.com).

### **In what settings do these policies provide Long-Term Care Benefits?**

Long-Term Care Benefits are very flexible and pay benefits for care in many settings, including:

- *Home:* Where most people prefer to receive care
- *Assisted Living Facility:* Offer social activities, companionship, and limited custodial care in a home-like setting.
- *Skilled Nursing Facilities:* Provide 24-hour nursing services under the supervision of a registered nurse, with skilled, intermediate, and custodial care.

### **Who is eligible to apply for Life Insurance plus Long-Term Care Benefits?**

Actively-at-work U.S. Stryker employees working 20+ hours per week and between the ages of 18-75 may apply year round beginning October 1, 2024. Spouses/registered domestic partners who are between the ages of 18-70 may also apply. Employees can also add Guaranteed Issue Life Insurance coverage only for their children under the Child Term Rider, available for children up to age 25. This benefit requires consultant assistance through ACSIA Partners to enroll. To request your consultation to enroll, call ACSIA Partners at (877) 904-0643 or visit [Stryker.YourCare360.com](http://Stryker.YourCare360.com).

### **What are the eligibility parameters for Children under the Child Term Rider?**

Employees may add life insurance coverage for their dependent children up to age 25 (death benefit only) in addition to their life and care benefits. Life insurance coverage for children is guaranteed issue and the employee must apply for coverage to cover dependents. Eligible children are children of the employee through the age of 25, who are biological, adopted, stepchildren, or children under legal guardianship. Dependent grandchildren or children of a registered domestic partner who are under legal guardianship of the employee are eligible. The Child Term Rider covers all eligible children under one premium amount.

### **What are the parameters under which Trustmark recognizes registered domestic partnership?**

Trustmark follows Stryker's guidelines for providing insurance coverage to registered domestic partners, unless overridden by state laws. Employees must meet these guidelines before applying for dependent coverage from Trustmark. Trustmark may request proof of the registered domestic partnership. If statutory registration is unavailable, Stryker requires a completed [domestic partner declaration form](#). Stryker also requires submission of a Domestic Partner Affidavit (provided by the myHR team upon request) or a copy of the partnership registration issued by a state or local jurisdiction recognizing these relationships.

For Stryker's benefit plans, a domestic partnership is defined as:

- A same-sex or different-sex couple who has registered with any state or local governmental domestic partner registry.

OR

- A domestic partnership that meets all of the following requirements for the immediately preceding 12 months:
  - Is at least age 18 and mentally competent to enter into a legal contract when the domestic partnership began.
  - Is your sole domestic partner in a committed relationship and intends to remain so indefinitely.
  - Has not had another domestic partner within the prior 12 months.
  - Has not been a party to a divorce or annulment proceeding in at least 12 months.
  - Is not related to you in a way that would prohibit a legal marriage.
  - Is not legally married to anyone else, and any prior marriages have been dissolved through death, divorce or nullity.
  - Shares a household with you that is the primary residence of both of you (although you may live apart for reasons of education, healthcare, work, or military service).
  - Shares joint responsibility with you for each other's basic living expenses incurred during the domestic partnership.

**If I apply for Life Insurance plus Long-Term Care Benefits, is coverage guaranteed?**

Guaranteed Issue up to \$150,000 face value is available to eligible new hires ages 18-70 working 20+ hours per week when they enroll within 30 days from their date of hire. Guaranteed Issue in the amount purchased up to 50% of the employees benefit up to \$20,000 is available to spouses/ registered domestic partners during the new hire enrollment window as well. Employees can add Guaranteed Issue Life Insurance coverage only for their children under the Child Term Rider, available for children up to age 25. Employees ages 71-75, employees enrolling above the guaranteed issue maximum coverage, or those enrolling outside of the new hire enrollment window will undergo medical underwriting before coverage is issued.

**Does my medical plan or other health insurance cover long-term care?**

No—traditional health insurance pays for skilled, medically needed care. It does not pay for long-term care. This enrollment is for the Life Insurance plus Long-Term Care only and differs from Stryker’s annual open enrollment. Also, the Life Insurance provided within this benefit is separate from Life Insurance offered to employees through Unum.

**What can I expect from Medicare and Medicaid?**

Medicare is your health insurance when you reach age 65. Like your health insurance, it does not cover custodial care. Medicaid will help pay for long term care, but you must qualify by spending your assets down to qualify.

**What is the difference between Disability Insurance and Long-Term Care Benefits?**

Disability insurance will replace all or part of your income if you cannot work due to illness or injury. Long-Term Care Benefits pay for care and expenses required to perform everyday activities of living.

**If I apply and am accepted, will rates change if I terminate employment?**

No. This is an individual, fully portable policy and your rates will not change due to a change in employment status.

**When should I apply for Life Insurance plus Long-Term Care Benefits?**

Guaranteed Issue underwriting, meaning no health questions for eligible U.S. employees, is only available if they apply within 30 days from their date of hire. Guaranteed Issue is available to eligible U.S. employees and spouses/ registered domestic partners ages 18-70. Employees can add Guaranteed Issue Life Insurance coverage only for their children under the Child Term Rider, available for children up to age 25. Employees ages 71-75 or employees enrolling above the guaranteed issue maximum will be underwritten.

**How are premiums paid for Life Insurance plus Long-Term Care Benefits?**

Premiums for Life Insurance plus Long-Term Care are conveniently paid via Monthly ACH Bank Draft. Bank information for your preferred bank account will be collected within the application. The effective date of the policy is the first of the second

## Life Insurance plus Long-Term Care Benefits

### Frequently Asked Questions



month following the application date so long as elections are approved and as a result the initial bank draft will occur on the 25<sup>th</sup> of the effective month. Premiums will draft the 25<sup>th</sup> of each month thereafter unless the date falls on a holiday or weekend in which case it will draft the following business day.

#### **Whom should I contact if I need to cancel coverage or submit a claim after enrolling?**

After enrolling, you can stay in touch with your ACSIA Partners consultant for any questions or support. They may direct you to Trustmark for specific processes such as payment status, lapse/reinstatements, coverage decreases, and claims. Here are the key contact details at Trustmark for policyholders. Trustmark's representatives are available from 8:00am – 7:00pm ET:

- Trustmark's Customer Care Team: (866) 813-7192; [CustomerCare@trustmarkbenefits.com](mailto:CustomerCare@trustmarkbenefits.com)
- Trustmark's Claim Submission: (877) 813-7192; [trustmarkbenefits.com/claims](https://trustmarkbenefits.com/claims)
- Trustmark Claims Team for Submitted Claims: (877) 201-9373

**For more information, please call ACSIA Partners at (877) 904-0643 10:00am – 8:00pm ET or visit [Stryker.YourCare360.com](https://Stryker.YourCare360.com)**

*\* The Life plus Long-term Care insurance policies are underwritten by Trustmark Insurance Company and are not ERISA-covered plans. Enrollment is completely voluntary. If you enroll in a policy, you must work directly with Trustmark® to request assistance or submit a claim. Trustmark® and Trustmark Life + Care® are registered trademarks of Trustmark Insurance Company.*