

TRUSTMARK UNIVERSAL LIFE WITH LONG TERM CARE INSURANCE - Wayne State University - (Underwriting Rules)

PRODUCT **PARTICIPANT** **Underwriting Criteria** **Maximum Benefit Amounts**

Universal Life with LTC

UL ages:
employee to age 80
spouse to age 70

LifeEvents ages:
employee, spouse 18-65

New Benefit Eligible Employee apply within 60 days of hire date	Modified Issue	Lesser of \$15/wk or \$200,000	
Employees after 60 days	Simplified Issue	Up to \$300,000	
Spouse & Other Eligible Person who apply within 60 days of hire date	Modified Issue	Greater of \$4/week or \$5,000	
Spouse & Other Eligible Person after 60 days	Simplified Issue	Up to \$300,000	
Children (UL only), ages Birth - 23	Modified Issue	Up to \$4.32 per wk	
Grandchildren (UL only), ages Birth - 18	Simplified Issue	Up to \$4.32 per wk	

DEFINITIONS

Modified Issue	2 Health Questions (AIDS, 6 months history of treatment)
Simplified Issue	5 Health Questions+height and weight (AIDS, 6 months of treatment, 5 yrs of health impairments, history of drug & alcohol, 1 year of doctor visits)