



IMPORTANT UPDATE REGARDING THE CITY OF NEW BEDFORD PUBLIC SCHOOLS

Trustmark Insurance has been providing and communicating benefits to the New Bedford Public School employees for 20 years. As a result of COVID-19, our Benefit Counselors can service and/or enroll the New Bedford Public School employees via phone or online.

EMPLOYEES CAN STILL REVIEW AND ENROLL IN NEW BENEFITS REMOTELY; THESE BENEFITS INCLUDE:

DISABILITY * ACCIDENT * LIFE * CRITICAL ILLNESS *

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 the 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. Trustmark is also offering an additional one-time \$250 Jump Start benefit on all approved disability claims for COVID-19. Contact the benefit counselor for details.**

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.**

Accident Insurance – new enhanced 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.)

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.

Please call or email the benefit counselor about benefits available to you and to review your existing coverage:

DAVID KRALL, SENIOR BENEFIT CONSULTANT

EMAIL: DRK@PWB-MMIP.COM OR CALL 1-800-445-4493 ext. 136