

Eliseo | Trustmark Enrollment Timeline

Date	Enrollment	Sender
9/6/2021	Pre-Enrollment Communications	Eliseo
9/15/2021	Enrollment Start	Trustmark
	Benefit Announcement (Communications #1) includes <ul style="list-style-type: none">Benefit Website www.myltcguide.com/eliseoPlan comparison chart	Eliseo
9/20/2021	Educational Email (Communications #2)	Eliseo
9/22/2021	Benefit Webinar 1 2pm PDT	GoToWebinar
9/27/2021	Deadline Reminder Email (Communications #3)	Eliseo
9/28/2021	Benefit Webinar 2 9am PDT	GoToWebinar
9/30/2021	Final Day to Apply	Trustmark
10/1/2021	Policy Effective Date	Trustmark

New WA State Payroll Tax for Long Term Care Services Effective January 1, 2022

Eliseo will be offering a Life + Long Term Care (LTC) benefit as a possible alternative to the WA Long Term Care Services and Support Trust Act (LTSS). **The WA LTSS Trust Act is a state-run program for LTC benefits, which requires a .58% tax on your income beginning January 1, 2022.**

WA W-2 employees ages 18+ may be able to apply for a tax exemption if they have purchased LTC insurance prior to November 1, 2021.

*Make an
informed
decision*

What does this mean for you?

The WA Trust payroll tax may not provide the coverage you would choose for yourself—that is why you will be given an opportunity to enroll in a Life + LTC insurance solution that fits your needs and the needs of your family.

Enrollment Starts 9/15 | Visit www.myltcguide.com/eliseo

The Washington Employment Security Department (ESD) determines the definition for LTC Insurance and LTC plan design. ESD will decide whether a policy will qualify for the payroll tax exemption.



Trustmark Universal Life Events Life + LTC Insurance A Possible Alternative to the WA LTSS Trust Act

We are Excited to Announce this New Benefit. Enrollment is September 15th through September 30th

Life + Long Term Care Insurance is designed to pay for long-term care services received at home, in an assisted living facility or nursing home if you are unable to perform defined “Activities of Daily Living” or suffer from severe cognitive impairment.

The Washington Long Term Services and Support Trust Act (LTSS) is a state operated program for \$36,500 of LTC benefits that requires care to be provided in WA.

- **January 1, 2022** all Washington State W-2 Employees age 18+ will have a payroll tax of 0.58%.
- **October 1, 2021 – December 31, 2022** apply for a permanent exemption of the payroll tax and eligibility for future benefits if you have purchased LTC insurance before **November 1, 2021**.

Learn More About the Benefit

- **Attend** a live webinar Wed, 9/22 @ 2pm PDT or Tues, 9/28 @ 9am | [Register Here](#)
- **Visit** www.myltcguide.com/eliseo for plan design and rates
- Washington Trust Act | www.wacaresfund.wa.gov
- Educational video | www.myltcguide.com/elearning/trustmark

Features	www.wacaresfund.wa.gov	Trustmark Plan
What is the WA LTSS	WA Long Term Services and Support Trust Act (LTSS) is a state operated program for LTC benefits.	N/A
Payroll Tax/Premium	Effective 1/1/2022 for W-2 employees ages 18+ in WA State Payroll tax of 0.58% on income Example: \$50,000 annual income = \$290 annual tax	Policy effective date Premium based on age and plan design
Apply for LTSS Tax Exemption	10/1/2021 – 12/31/2022 employees can apply for permanent exemption of the payroll tax and eligibility for future benefits if they have LTC insurance purchased before 11/1/2021	N/A
Benefit Vesting	10 years with no more than a 5-year interruption or 3 out of the last 6 years from the date of application for benefits 1 year is defined as working at least 500 hours	N/A
Where care is provided	WA state only	Any state
Elimination period / Deductible	1 st date to file a claim is 1/1/2025	90 days
Plan Design	LTC 365 units at \$100 a unit = \$36,500 Adjusted annually for inflation WA state can change plan design	Life Insurance Benefit up to \$300,000 Monthly Benefit for LTC = 4% of Life Insurance Benefit Duration 25 months
Trigger Benefits	3 out of 10 ADL's	2 out of 6 ADL's <i>or</i> cognitive impairment
Activities of Daily Livings (ADL's)	Bathing Dressing Transfer Assistance Toileting Eating Medication Management Personal Hygiene Body Care Ambulation / Mobility Cognitive Impairment	Bathing Dressing Transfer Assistance Toileting Eating Continence
<p><i>Washington Employment Security Department (ESD) determines the definition for LTC Insurance and LTC Plan Design. ESD will make the decision if your policy will qualify for the payroll tax exemption.</i></p>		



5 Reasons to Apply for Trustmark's Universal Life Events Plan by September 30th, 2021

1 Potential to Apply for WA LTSS Trust Tax Exemption

Washington Long Term Care Services and Support Trust Act is a state operated program for LTC benefits.

- Effective **1/1/2022** all Washington State W-2 Employees age 18+ will have a payroll tax of 0.58%.
- **October 1, 2021 – December 31, 2022** employees can apply for a permanent exemption of the payroll tax and eligibility for future benefits if they have purchased LTC Insurance before **November 1, 2021**

The Washington Employment Security Department (ESD) determines the definition for LTC Insurance and LTC plan design. ESD will decide whether a policy will qualify for the payroll tax exemption.

2 Guarantee Issue

You may be able to apply for Life + LTC insurance with no health questions, guaranteeing coverage.

Benefit Eligible Employees ages 18-64 can apply with Guarantee Issue up to \$80,000, and can apply with Simplified Issue up to \$300,000, subject to underwriting approval.

3 There is a Cost to Waiting

Rates are based on your age when you apply. The younger you are, the lower your rate. Insurance companies do reserve the right to increase rates.

4 Your Spouse is Eligible to Enroll

Spouse coverage is dependent on employee purchasing coverage. Spouse coverage cannot exceed the employee coverage amount. Plan and age limitations apply.

5 This Trustmark Plan is Portable

If you leave employment, you convert your payroll deduction to direct billing with Trustmark.

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- Educational video | www.myltcguide.com/elearning/trustmark



September 30th is the last day to enroll in the Trustmark Benefit

Would it surprise you to learn that the Trustmark Universal Life Events Plan may cost you no more than a couple of lattes and a movie out each month? With just a few small tweaks to your spending, you can make room for a plan in your monthly budget.

You may Apply for WA LTSS Trust Tax Exemption

Washington Long Term Care Services and Support Trust Act (LTSS) is a state operated program for LTC benefits. www.wacaresfund.wa.gov

- **January 1, 2022** all Washington State W-2 Employees age 18+ will have a payroll tax of 0.58%.
- **October 1, 2021 – December 31, 2022** employees can apply for a permanent exemption of the payroll tax and eligibility for future benefits if they have LTC insurance purchased before **November 1, 2021**.

The Washington Employment Security Department (ESD) determines the definition for LTC Insurance and LTC Plan Design. ESD will decide whether a policy will qualify for the payroll tax exemption.

Having NO Health Questions Matters

This is the only open-enrollment period which offers no health questions on your application*—this means you are guaranteed approval for benefit amounts within the Guaranteed Issue limits

** Full-time actively at work 30+ hours per week employed at least 90 days*

Your Spouse can Apply

Your spouse is eligible to enroll.

Learn More

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- Educational video | www.mytlcguide.com/elearning/trustmark
- **Calculate** your potential WA LTSS Payroll Tax | [Here](#)