Special Enrollment opportunity with no health questions for employees and their spouses, partners, and dependents **November 10 through December 12, 2025**

Long-Term Care plus Life Insurance Frequently Asked Questions

What is Long-Term Care plus Life Insurance?
Long-term care insurance helps offset the cost of extended medical assistance, including home health care, nursing home care or skilled facility care. Long-term care is different from medical care and provides assistance with the basic tasks of everyday life, sometimes referred to as Activities of Daily Living (ADLs). These activities include the act of bathing, dressing, using the toilet, transferring (to or from bed or chair), caring for incontinence and eating.

Unlike traditional long-term care insurance, Long-Term Care plus Life Insurance provides a life insurance benefit upon death as well as benefits for long-term care services and support. These benefits are underwritten by Trustmark and enrolled through ACSIA Partners.

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 855-284-8501 or visit Adobe.YourCare360.com.

What are some other features of Long-Term Care plus Life Insurance?
- Pays a benefit for professional care services and informal care, such as care from a family member or friend.
- Gender-neutral rates: No gender-based pricing; applies to employees and spouses/dependents.
- Premiums conveniently paid through monthly ACH bank draft.

Where can I receive eligible long-term care services?
Long-Term Care plus Life Insurance offers flexibility to pay for care in several different environments, including:
- *Home:* Enables the individual to remain in a familiar and comfortable space, while receiving necessary assistance with activities of daily living from a caregiving professional or family members and friends.
- *Assisted Living Facility*: Offers social activities, companionship and limited custodial care in a home-like setting.
- *Skilled Nursing Facilities*: Provides 24-hour nursing services under the supervision of a registered nurse, with skilled, intermediate and custodial care.

Who is eligible to apply for Long-Term Care plus Life Insurance?
Actively-at-work regular employees aged 18-75 who work 24 + hours per week and reside in the United States are eligible for coverage. Employees may apply for coverage for their spouse aged 18 – 70.

What is a Guaranteed Issue enrollment?
Guaranteed Issue means eligible employees and their spouses can enroll in coverage without answering any health questions.

Who is eligible for Guaranteed Issue?
During the special enrollment period from **November 10 through December 12, 2025**, employees aged 18-70 working 24 or more hours per week may enroll with no health questions up to $150,000 in coverage. Up to $20,000 in coverage for spouses and partners is available with no health questions.

Can I enroll in more coverage?
Eligible employees aged 18-70 may enroll for up to $200,000 in coverage with limited health questions.

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What if I am aged 71 - 75?
You may enroll for up to $200, 000 in coverage with limited health questions.

Do I have to participate for my spouse or children to enroll?
Eligible employees must apply for their spouse to enroll.

Can I opt out of the WA Cares Fund Tax with this coverage?
If you reside in the state of WA, you may enroll in the Long-Term Care plus Life Insurance offered though Trustmark, but this plan will not serve as a tax exemption from the Washington Cares Fund. The exemption window for Washington residents who purchased qualifying coverage ended in November 2021.

Is International coverage available?
To enroll employees must be benefit eligible and a US resident with either a SSN or ITIN. While the death benefit would be paid if death occurred outside of the United States, the long-term benefit is not available for care received outside of the US.

Does my medical plan or other health insurance cover long-term care?
No—traditional health insurance does not pay for assistance with activities of daily living in an assisted living facility, nursing home facility or home health care setting.

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 long-term care. Medicaid will help pay for long-term care, but you must qualify by depleting your assets to qualify.

What is the difference between Disability Insurance and Long-Term Care plus Life Insurance?
Disability insurance will replace a portion of your income if you cannot work due to illness or injury. Long-Term Care plus Life Insurance will offset the costs to pay for the type of care that is required to perform everyday activities of living.

If I apply and am accepted, will rates change if I terminate employment?
No. This is individual, fully portable coverage and your rates will not change due to a change in employment status. If you leave Adobe, you continue paying your premiums via ACH bank draft.

How much does coverage cost?
The rate is determined by how much coverage is selected, your age as of coverage effective date, and smoker status. For an exact quote, please contact our enrollment partner, ACSIA Partners, at 855-284-8501. (Monday-Friday 6am to 6pm PST)

When should I apply for Long-Term Care plus Life Insurance?
Guaranteed Issue underwriting, meaning no health questions for eligible employees, is only available if you apply during the enrollment window from **November 10 through December 12, 2025.**

For more information, please contact:
ACSIA Partners
855-284-8501 Monday-Friday 6am to 6pm PST
https://adobe.yourcare360.com/enrollment/