

Critical Illness Insurance

Trustmark's Critical Illness Insurance can help you and your family prepare for the future – by helping to protect you against the high costs associated with a critical illness.

- Every 90 seconds someone in the U.S. files for bankruptcy in the aftermath of a serious illness. Three-quarters of them were insured.¹
- Out-of-pocket medical expenses for Cancer treatment average \$35,000.¹

¹The American Journal of Medicine, August 2009.

¹Harvard Study, Illness and Injury as Contributors to Bankruptcy, February 2005



Highlights

- **Guaranteed Renewable**
Coverage remains in force for life, as long as premiums are paid.
- **Take Your Policy With You**
Your policy is yours to keep even if you change jobs or retire.
- **Rates Never Change Due To Age**
Rates do not increase as you age.
- **Affordable**
Premiums start as low as \$3 per week.
- **Simple Application Process**
No physical exam required.
- **Convenient Payroll Deduction**
No bills to watch for or checks to mail.
- **Hospitalization Or Treatment Is Not Required**
When a critical illness is diagnosed you are not required to be hospitalized or get treatment to receive benefit payment.
- **Family Coverage**
You can insure yourself, your spouse, your children and legally dependent grandchildren.

Coverage that Pays You for Living

Critical Illness Insurance is intended to provide security for many expenses not covered by basic medical insurance.

Lump Sum Cash Payment to be used as you and your family see fit.

Affordable Premiums with the convenience of payroll deduction.

The Critical Illness Plan (form CACI-82001) is underwritten by Trustmark Insurance Company, a life and health insurer managed for the benefit of its policy owners. Trustmark has been a leader in providing fast, efficient service to employees nationwide since 1913.

Trustmark
Voluntary Benefit Solutions®
PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best¹
400 Field Drive • Lake Forest, IL 60045
trustmarksolutions.com  

This provides a brief description of your benefits and is not a contract. Benefits, exclusions and limitations may vary by state. See plan CACI-82001 for your state for exact terms and provisions.

¹An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

FAQs About Critical Illness Insurance



Answers to Your
Important Questions

The Basics

How does Critical Illness insurance work?

A lump sum payment of the benefit amount you selected is made when there is a first diagnosis of a covered critical illness, made after your effective date, and waiting period, if any.

What is a “first diagnosis”?

First diagnosis means the first time a physician identifies a covered condition from its signs or symptoms. If you have been diagnosed with a covered condition prior to having coverage, you may not be eligible for a benefit.

Is this medical insurance?

No. Critical Illness insurance does not provide basic medical insurance.

How can benefits be used?

The Critical Illness benefit provides security for many expenses not covered by medical insurance, such as:

- Family income replacement during recuperation
- Rent or mortgage payments
- College tuition
- Medical insurance co-pays and deductibles
- Childcare and housekeeping expenses

Lump Sum Benefits

Do I have to survive the critical illness?

No. Benefits are paid based upon first diagnosis. Recovery is not required.

Do I have to wait until my expenses equal the benefit amount I’ve selected?

No. The benefit amount is paid up front, regardless of the cost of the treatment.

How is the benefit paid?

After the claim review process is complete, the total benefit amount is sent to you in one lump sum payment.

What if I want to try experimental therapy?

You can use your benefit payment for anything you wish, including experimental treatment.

Premium Payments

How do I pay for my insurance?

Premiums are automatically deducted from your paycheck so you don’t have bills to watch for or checks to mail.

Will my premium increase as I get older?

No. Premiums do not increase due to age.

Insurance Coverage

Am I required to enroll?

No. Critical Illness insurance is offered on a voluntary basis.

Can family members be covered?

Family coverage is available for you, your spouse and your children and legally dependent grandchildren.

What happens if I change jobs?

Your Critical Illness insurance continues to provide coverage at the same premium and benefit level even if you leave your current employer. Trustmark will provide you with a convenient method of direct payment.

After a claim is made, what happens to the coverage for the remaining family members?

There is no change in their coverage.

What is the Health Screening Benefit?*

The optional Health Screening Benefit can be added to your Critical Illness insurance. This Benefit covers the cost of one screening test every calendar year. Eligible tests include:

- Low dose mammography
- Pap Smear (women older than age 18)
- Prostate specific antigen
- Stress test
- Colonoscopy
- Chest x-ray

To help you stay well, the Health Screening Benefit pays the cost of one screening test per calendar year (\$50 or \$100 maximum).

What happens if I am diagnosed with a second critical illness?

If your coverage includes Trustmark’s Double Benefit†, you can receive a second cash payment equal to the first. The second illness must be a different covered condition than the first and must occur at least six months later.

†Separation periods between diagnoses may apply. Not available in all states. Except in NH, the Double Benefit rider will be offered in states where the Subsequent Condition Benefit riders are not available.

*Subject to availability.

Limitations and Exclusions

Are there any exclusions or limitations?

Eligibility and insurability requirements must be met by each applicant.

This is limited benefit coverage. In California, Georgia, Massachusetts, New Jersey and Vermont you must have medical coverage in place before you purchase this coverage. This coverage should not replace existing basic medical coverage.

Consult your policy for coverage in your state. Most skin cancer is excluded.

Pre-existing Condition Limitation. In most states no benefit will be paid for any condition which begins in the first 12 months after the coverage effective date, if such condition is caused by or results from a pre-existing condition. A pre-existing condition is a sickness or injury for which medical care, diagnosis or advice was received or recommended, or the existence of symptoms which would have caused an ordinarily prudent person to seek medical care, treatment, diagnosis or advice during the 12 months immediately prior to the coverage effective date. Limitations may vary by state. Consult your policy for exact terms.

Critical Illness coverage will terminate:

- 1) following the payment of the critical illness benefit amount, or double benefit if included;
- 2) for nonpayment of premiums; and
- 3) when a covered dependent ceases to be a dependent.