



# Trustmark Critical HealthEvents<sup>SM</sup> Insurance



Critical illness insurance that offers a lifetime of benefits.

## Major illnesses come with hidden costs

A critical illness, like cancer, heart attack or stroke, can be devastating. It can also be a huge and **unexpected financial challenge**. Medical insurance may not cover all costs, and you could face additional bills on top of those. **Critical HealthEvents<sup>SM</sup> can help.**

While medical insurance pays your doctor for treatment, Critical HealthEvents **pays you cash** directly to help with your other needs. It's peace of mind having protection that helps with the high cost of severe illness.

Critical HealthEvents coverage helps take care of your budget in difficult times, so that you can fully focus on your **health**.

## Critical HealthEvents sample rates

Sample ranges of weekly rates for employee-only, non-tobacco coverage. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$15,000 policy
30	from \$2.29 - \$5.22
40	from \$4.15 - \$9.26
50	from \$6.50 - \$14.94

Sample base rates are shown for illustrative purposes only. Rates may vary by age, tobacco use, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

**Note: once you have a policy, your rates will not increase due to age.**

## Triple protection for critical illness

Critical HealthEvents is uniquely designed to help you manage a critical illness:

- 1 It pays for earlier diagnosis** - HealthEvents pays benefits not just for the most serious illnesses, but also for **earlier stages and early identification** of critical illnesses.<sup>1</sup> You can use these benefits to help get treatment sooner and preserve your health.
- 2 Your benefit refreshes annually** - Each calendar year, your **full benefit amount** is restored. There is **no lifetime maximum**. Even if you collect 100% of your benefit in one year, your full benefit will be available again on January 1 of the next year for a new diagnosis.
- 3 It's affordable, because it focuses on the most common conditions** - Critical HealthEvents focuses on **cancer, heart attack and stroke**. These conditions are responsible for 90% of critical illness insurance claims<sup>2</sup>

<sup>1</sup>Depending on diagnosis and stage, payments may be 100%, 50% or 10% of selected benefit amount. Policy/certificate will contain full list of covered conditions.

<sup>2</sup>U.S. Critical Illness Insurance Market Survey, 2012/2013 Results, conducted by Gen Re, A Berkshire Hathaway Company

Benefits are restored each year.  
Example:



**YEAR 1 (January 1st)**  
100% benefit available each and every year for any covered illness.



**YEAR 1**  
Early identification - 10% benefit paid, 90% benefit remains



**YEAR 1**  
Early stage diagnosis - 50% benefit paid, 40% benefit remains.



**YEAR 2 (January 1st)**  
Benefit well is restored. 100% benefit is again available for a new diagnosis.



800,000

Each year, nearly **800,000** Americans have a heart attack<sup>3</sup> and another **800,000** have a stroke.<sup>4</sup>

In addition, over **800,000** men and over **800,000** women in the USA are diagnosed with a new cancer each year.<sup>5</sup>

## Additional advantages

- **Access to medical experts.** Critical HealthEvents includes access to **Best Doctors®**, the network of top doctors in the world, for free medical advice, second opinions, critical care support and more.
- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and dependent grandchildren.
- **Convenient payroll deduction:** pay via direct bill, bank draft or credit card if you leave your employer.

## Pre-existing condition limitation

No benefit will be paid for any condition caused by or resulting from a pre-existing condition.

## More flexible features




- **Healthy living rider** - Provides **\$100** annually for one routine service for **early detection and prevention**. Benefits for additional tests may also be available.



You care.  
We listen.

*This is a brief description of benefits under CII 214 and applicable riders SIR 214, ASR 214, HLR 214, CGR 214, WPD 214, WPC 214, MAR 214, and EZV 214. This critical illness/specified disease insurance policy/group certificate provides supplemental health insurance coverage, which pays a limited, lump-sum benefit for specified diseases only. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It does not provide comprehensive medical coverage. It is not intended to pay all medical costs associated with the specified diseases and is not designed to provide coverage for other medical conditions or illnesses. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. A waiting period may apply before benefits are payable. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/ACC/](http://www.trustmarksolutions.com/disclosures/ACC/) (A112-2216-ACC).*

<sup>3</sup>"Heart Disease and Stroke Statistics 2017 At-a-Glance," American Heart Association/American Stroke Association. <sup>4</sup>"Stroke Facts," Centers for Disease Control & Prevention. <sup>5</sup>"Cancer Facts & Figures 2017," American Cancer Society. <sup>7</sup>An 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).

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Rated A- (EXCELLENT) A.M. Best<sup>7</sup>  
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**Trustmark**  
benefits beyond benefits

# How Critical HealthEvents<sup>SM</sup> benefits are paid












When applying for Critical HealthEvents, you select a benefit amount. This is the maximum amount you can receive each year in benefits. Critical HealthEvents pays benefits at either **100%, 50% or 10%** of that annual maximum, depending on the diagnosis you receive. Payouts per year will not exceed your annual maximum.

## Example:

If you collect 10% of your benefit in January, and then receive a diagnosis at the 100% level in September of the same year, your second payment will be 90% of your annual maximum (the entire remaining amount.)

Your benefit isn't "one and done." As long as you have the policy, the benefit will start fresh every year, with no lifetime limit for new diagnoses.

## Benefits payable by diagnosis

10% benefit	50% benefit	100% benefit
 <b>Cancer</b> <ul style="list-style-type: none"><li>Invasive basal/squamous cell skin cancer</li><li>In situ cancer</li><li>Benign brain, spinal cord and cranial nerve tumors</li><li>Myelodysplastic syndrome</li></ul>	 <b>Cancer</b> <ul style="list-style-type: none"><li>Stage 1 melanoma</li><li>Stage 1 or 2 cancers, no lymph node involvement</li></ul>	 <b>Cancer</b> <ul style="list-style-type: none"><li>Stage 3 or higher</li><li>Stage 2 involving lymph nodes</li><li>Melanoma stage 2 or higher</li><li>Stage 1 or higher: pancreas, esophagus, leukemia, lung, liver, biliary tract, head and neck, lymphoma, multiple myeloma</li></ul>
 <b>Coronary artery disease</b> - initial diagnosis after assessment and recommended treatment	 <b>Coronary artery disease</b> - <ul style="list-style-type: none"><li>Coronary artery obstruction</li><li>Heart attack when clinically diagnosed</li></ul>	 <b>Coronary artery disease</b> - heart attack
 <b>Cerebral vascular disease "mini-stroke"</b> - Transient Ischemic Attack (TIA) including Reversible Ischemic Neurologic Deficit (RIND)	 <b>Cerebral vascular disease</b> - <ul style="list-style-type: none"><li>Stroke with less than 30 days impairment</li><li>Stroke when clinically diagnosed</li></ul>	 <b>Cerebral vascular disease</b> - Stroke with at least 30 days impairment

A 30-day waiting period may apply before benefits are payable. Your policy/group certificate will contain specific covered illness and details, including a complete description of benefit provisions, exclusions and limitations.

This piece is intended to accompany form A112-2219 (3-18). It describes benefits of Plan Form CII 214, underwritten by Trustmark Insurance Company, Lake Forest, Illinois, and is subject to policy terms and conditions.

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benefits beyond benefits