

"NAMED ONE OF THE  
**MOST INNOVATIVE**  
PRODUCTS OF 2015."

Source: Lifehealthpro.com, May 15, 2015. [http://www.lifehealthpro.com/2015/05/15/the-6-most-innovative-industry-products-of-2015?page\\_all=1](http://www.lifehealthpro.com/2015/05/15/the-6-most-innovative-industry-products-of-2015?page_all=1)

Let's talk life.®



Trustmark  
**Critical LifeEvents<sup>SM</sup>**  
Insurance

(Lump-Sum Critical Illness/Specified Disease Insurance)  
CIO

When critical illness touches your life

Trustmark  
**Voluntary Benefit Solutions<sup>®</sup>**

Underwritten by Trustmark Insurance Company



# Every life has a story.

## You have a picture of the way you want your life to go.

Now imagine if something happens that not only changes your picture, it changes your life story.

Trustmark Critical LifeEvents<sup>SM</sup> insurance can help. It can help you live your story, your way – even when your health gets in the way.



A revolutionary concept in Critical Illness insurance built by people like you.

## Life goes on.

You have responsibilities – to yourself and to your family. If you get sick you need to rely on others for help, and your family still needs attention. If a family member gets sick, you attend to their needs. And the demands of life still go on.

Trustmark talked to patients and to those giving care when developing the new Critical LifeEvents insurance. This coverage is designed to focus on critical illness the way it is experienced by those closest to it.

*I should hope that a benefit would be payable at the first signs of coronary disease and cerebral vascular disease (stroke).*

## Critical LifeEvents insurance – a lifetime of benefits.

Due to earlier diagnoses, improvements in treatment and changes in lifestyle risk factors, heart attack and stroke are showing higher survival rates.<sup>1</sup> Early diagnosis can be a lifesaver, yet successful treatment may be expensive, and a critical illness can sometimes come back again.

Trustmark's Critical LifeEvents focuses on more aspects of the ways critical illness touches your life.

- The base policy focuses on the conditions that are most likely to occur.<sup>2</sup> This helps keep coverage affordable because you aren't paying premiums for a list of unlikely conditions.
- Benefits are payable for early identification as well as for later-stage diagnosis.
- Earlier benefits help provide funds as quickly as possible to help ensure that treatment or preventive measures may stave off late-stage illness.
- A replenishing annual benefit helps you deal with a new or recurring covered condition.
- Events that trigger a benefit are simple and easy to understand.

You are not alone when you have Trustmark protection. Life goes on. And so does your Trustmark Critical LifeEvents insurance.

90% of Critical Illness insurance claims are for cancer, heart attack or stroke.<sup>2</sup>

**"As a medical doctor, I can heal (someone) physically. But only insurers can repair (a person's) finances."**

**Marius Barnard, M.D.** South African physician, was on the medical team that did the first successful human transplant in 1967. In 1983, Dr. Barnard created Critical Illness insurance.

<sup>1</sup> Cancer Facts & Figures 2015; AHA Statistical Update, Heart Disease and Stroke Statistics – 2014 Update.

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

## How does Trustmark Critical LifeEvents<sup>SM</sup> work?

Your selected base benefit amount becomes your annual maximum that is available each and every calendar year when there's a new diagnosis of a covered critical illness\*. Depending on the diagnosis you receive, your benefit payment may be 100%, 50% or 10% of your selected benefit amount, not to exceed the annual maximum available. There is no lifetime maximum on the number of payouts.



## How is the benefit paid?

### 10% benefit



**Coronary artery disease** - initial diagnosis after assessment and recommended treatment



**Cerebral vascular disease "mini-stroke"** - Transient Ischemic Attack (TIA) including Reversible Ischemic Neurologic Deficit (RIND)

### 50% benefit



**Coronary artery disease** -

- Coronary artery obstruction
- Heart attack when clinically diagnosed



**Cerebral vascular disease** -

- Stroke with less than 30 days impairment
- Stroke when clinically diagnosed

### 100% benefit



**Coronary artery disease** - heart attack



**Cerebral vascular disease** - Stroke with at least 30 days impairment

\* Cancer is not a covered condition. A 30-day waiting period may apply before benefits are payable. Please consult your policy/group certificate for specific covered illnesses and details.

## Why do you need it?

*If critical illness strikes, how would recovery, and living with critical illness, affect you and your family?*

- Who will care for you, your children; how will you manage your daily matters?
- Did your diagnosis catch it early enough, and what are your treatment options? Do you have access to experts to verify your diagnosis and treatment plan?
- If your illness were to progress to later stages, are additional funds available?

### Facts about surviving critical illness

More people are surviving and living with critical illness. Trustmark Critical LifeEvents benefits help provide more continuity to get on with your life.

#### Heart

From 2000 to 2010, death rates attributed to cardiovascular disease **declined 31%**. Source: American Heart Association, 2012.

#### Stroke

The average cost for outpatient stroke rehab and medications the **1st year** after inpatient discharge was **\$11,145**. Source: American Heart Association, 2014, reporting on the time period 2001-2005.

## Access to medical experts, provided by:



Expert medical review complements the care you receive from your own physician. Receive one-on-one support from Best Doctors, a leader in connecting you to medical information you may need for a wide range of medical conditions.

Best Doctors can provide case review through a network of more than 50,000 world-class medical specialists. Whether you need help resolving conflicting diagnoses, finding a specialist or getting assistance for medical appointments or hospital admittance, Best Doctors can help when you need it most.

## Features you'll appreciate

- **Base benefit amount/annual maximum** – Choose a benefit which creates your calendar year annual maximum amount available for benefit payouts. Benefit amounts may vary by underwriting conditions. Please consult your policy/group certificate for details.
- **Guaranteed renewable** – Guaranteed active coverage for life, as long as premiums are paid. Your premium may change if the premium for all policies in your class changes.
- **Level premiums & coverage** – Enjoy rates that don't increase and benefits that don't decrease because of age.
- **Family coverage** – Apply for your spouse, children and dependent grandchildren.
- **Portability** – Take your coverage with you and pay the same premium even if you change jobs or retire.
- **Convenient payroll deduction** – No checks to write. A direct bill option is available when you change jobs or retire.

## Use this chart to take notes when you meet with a benefits counselor.

Coverage for me:	<input type="text"/>
Coverage for my spouse:	<input type="text"/>
Coverage for my children:	<input type="text"/>
Deductions: \$	<input type="text"/>
Start Date:	<input type="text"/>

### Pre-Existing Condition Limitation

In most states, no benefit will be paid for any condition caused by or resulting from a pre-existing condition, which varies by state.

## Trustmark Voluntary Benefit Solutions<sup>®</sup>

Underwritten by Trustmark Insurance Company

Rated A- (EXCELLENT) A.M. Best

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Most insurance policies contain exclusions, limitations and terms for keeping them in force. Your representative will be glad to provide you with costs and complete details. Your policy and applicable riders CII 214, SIR 214, ASR 214, HLR 214, CGR 214, WPD 214, WPC 214, MAR 214, and EZV 214 for your state will contain exact terms and provisions.

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. In CA, NH and NY, this is a specified disease policy. In MA, you must have a health benefit plan to purchase this insurance.

<sup>1</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).

# Healthy Living rider

## Annual screenings, preventive services

Prevention and early detection can be key to maintaining good health and wellness. Healthy Living insurance benefits offset the cost of going to the doctor for screenings and tests.



### What's covered\*:

**Routine services** for early detection and prevention help you stay well. One \$50 routine service benefit per calendar year after the effective date and waiting period, if applicable. The covered screenings include:

- Mammography
- Pap smear
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Colonoscopy
- Prostate specific antigen (PSA) test for prostate cancer
- Doppler screening of carotid arteries
- EKG/ECG
- CT colonography
- Human Papillomavirus vaccination (HPV)
- CA 125 blood test
- Whole body skin cancer screening exam

**Follow-up diagnostic tests**, within 12 months following a routine service test to investigate possible cancer, coronary artery disease or cerebral vascular disease. One \$50 diagnostic benefit per calendar year.

### Multiple benefits payable throughout the year:

ROUTINE TESTS

\$

FOLLOW-UP TEST

\$

Fill in the benefit amounts you find in the descriptions above to determine your potential annual benefit under the Healthy Living rider.

\$

\*Calendar-year benefits are payable after the effective date and waiting period, if applicable.

This limited benefit rider is part of Plan Form CII 214, underwritten by Trustmark Insurance Company, Lake Forest, Illinois, and is subject to policy terms and conditions. Please refer to the contract for a complete description of benefit provisions, exclusions and limitations.

## Specified Illness rider

### Expands the list of covered conditions

Prepare for the unexpected. The Specified Illness insurance rider provides tiered benefits for additional illnesses. It rounds out your protection by adding the types of critical illnesses named in more conventional specified illness policies, to provide affordable coverage that includes those conditions.



### How is the benefit paid?

Depending on the type of diagnosis you receive, your benefit payment may be 100%, 50% or 10% of your benefit amount, subject to the annual maximum when diagnosed. Each illness is eligible for a benefit once per lifetime.

#### 100% benefit

- Permanent blindness
- Complications of diabetes – lower limb amputation
- Irreversible loss of hearing\*
- Occupational HIV
- Paralysis due to sickness
- Renal failure
- Organ failure – liver, lungs, pancreas, heart

\*Person must be older than 3 years at diagnosis, benefit not payable if device or surgery could restore hearing.

#### 50% benefit

- Central nervous condition\*
  - Lupus
  - Sarcoid
  - Central nervous infection of the brain

\*Neurological impairment was not previously present and has persisted for 30 days or longer.

#### 10% benefit

- Complications of diabetes – hospitalization for hyperglycemia, dehydration
- Stem cell/bone marrow transplant



### Think about it

Incidence and cost of critical illness

#### Kidney

Every month, the number of Americans waiting for kidney transplants increases. A new name is added to the waiting list every **12 minutes**.

Source: National Kidney Foundation, 2012.

#### Transplant

More than **113,000** Americans are currently on the waiting list for a lifesaving organ transplant.

Source: American Transplant Foundation, 2012 Myths and Facts.

#### Cost

Unpaid medical bills is the number one cause for filing for bankruptcy, overtaking credit card bills or unpaid mortgages.

Source: "Medical Bills are the Biggest Cause of U.S. Bankruptcies: Study." June 25, 2013. CNBC. <http://www.cnbc.com/id/100840148>

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