Trustmark
Voluntary Benefit Solutions

If you had a heart attack tomorrow...

Would you worry about paying for your home?

Most Americans do not have enough savings to get them through the cost of a critical illness.[1]

Keeping up with monthly payments could be a challenge.

Who will take care of you and your family?

Everyone needs care. If you are single, or if your spouse cannot miss work, you may need to hire a nurse.

If you are a parent, you may need help with your children.

Will choice of doctors and treatments be important to you?

Most people want to get the best treatment possible.

Treatment costs add up quickly.

CBO

If you were diagnosed with cancer tomorrow...

Would your savings get you through six mortgage or rent payments?

Often while you are being treated for critical illness, income can be affected. On average, Americans are spending 1 percent more than they are earning.[2] If your household earnings decreased, would that put your home at risk?

Would a check for $25,000 help?

Would choosing the best care for your illness be important to you?

After being diagnosed with a critical illness, many people are deeply relieved when they have a treatment plan and a doctor they trust. Sometimes that means traveling long distances for treatment. It may mean relying on a doctor who is out of your health network. Could you afford these options and the out-of-pocket costs associated with them?

Would a check for $10,000 help?

Would knowing someone could take care of you ease your mind?

Having people around to help you sure makes recovery a whole lot easier. Sometimes you need a nurse. Sometimes you need family. And if you have children, childcare may become a necessity. Are you prepared to hire someone? Your family will want to be with you, but are they financially prepared to take time off to help you?

Would a check for $7,500 help?

...would your recovery be easier if you didn't have to worry about money?

Let's Face It

Very few people are financially prepared to survive a critical illness. Without even looking at the statistics, you know that heart attacks, cancer and strokes happen to people every day.

What Can Help?

There's a new way to plan for recovery and help protect your lifestyle. It's Critical Illness insurance. Critical Illness insurance provides a substantial cash benefit upon the first diagnosis of a covered condition to help protect you from the associated costs. Your benefit can be used any way you and your family choose. And, your benefit is paid in full regardless of any other insurance you may have in force.

It is important you understand the meaning of first diagnosis. First diagnosis means the first time a physician identifies a covered condition from its signs or symptoms. If you've been diagnosed with a covered condition prior to having coverage, you may not be eligible for a benefit.

Covered Conditions

Invasive Cancer
Heart Attack
Stroke
Renal (Kidney) Failure
Blindness
ALS (Lou Gehrig's Disease)
Major Organ Transplant
Paralysis Of At Least Two Limbs
Coronary Artery Bypass Surgery (25%)*
Carcinoma In Situ (25%)*

**If the insured receives the 25% benefit for Coronary Artery Bypass Surgery or Carcinoma In Situ, the remaining benefit will be available for a first diagnosis of another covered condition, or double benefit if included. Most skin cancer is excluded.*

Double Benefit

What happens if you experience a second covered condition? With 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.

How Double Benefit Works

Example: $50,000 Critical Illness Policy

Initial Benefit
Heart attack diagnosis: $50,000

Double Benefit
Stroke diagnosis: $50,000

Total Payout **$100,000**

How Can Your Critical Illness Benefits Be Used?

Your benefits provide security for many expenses not covered by medical insurance such as:

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

Risks are real

Financial Risk

- More than 50% of all personal bankruptcies in America are due to critical illness[1]
- Out-of-pocket medical expenses for Cancer average $35,000[1]

How would a critical illness affect you financially?

Health Risk

- 1 of every 3 Americans will contract Cancer[3]
- Every 29 seconds someone suffers a coronary event[4]
- Every 40 seconds someone suffers a stroke[4]

[1]Harvard Study, Illness and Injury as Contributors to Bankruptcy, February 2005
[2]U.S. Department of Commerce, 2007
[3]American Cancer Society, 2009
[4]American Heart Association, 2009 Update

Limitations and Exclusions

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 generally defined as 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.

How does Trustmark **Critical Illness** insurance help?

Being diagnosed with a critical illness changes your life. It's frightening and confusing. Fortunately, with Critical Illness insurance, you and your family can have peace of mind as you recover, knowing that your Critical Illness policy is helping to protect you from financial hardship.

Additional Benefits

(Check Your Benefits)

❑ **Double Benefit –** Pays a second cash payment equal to the first if diagnosed with a subsequent and different covered condition. The second illness must occur at least six months later.

❑ **Health Screening Benefit –** Pays the cost of one immunization or one screening test per calendar year (up to $50 or $100 maximum) for each insured. Some of the many screening tests covered include:

- Low dose mammography
- Pap smear (women over 18)
- Serum cholesterol
- Prostate specific antigen
- Stress test
- Colonoscopy
- Bone marrow
- Chest X-ray

There is a 60-day waiting period after the effective date before a test is eligible for reimbursement.

❑ **Waiver of Premium –** Waives your premiums if you are totally disabled.

❑ **EZ Value** – Raises your coverage automatically without additional underwriting.

Built-in Features

☑ **Guaranteed Renewable** – Active coverage for life, as long as premiums are paid.

☑ **Complete Portability** – Take your policy with you. It's yours to keep even if you change jobs or retire.

☑ **Level Premiums** – Rates do not increase as you age.

☑ **Hospitalization or Treatment is Not Required** to receive benefit payment after diagnosis.

☑ **Family Coverage** – Insure yourself, your spouse, your children and financially dependent grandchildren.

☑ **Convenient Payroll Deduction** – No bills to watch for and no checks to mail.

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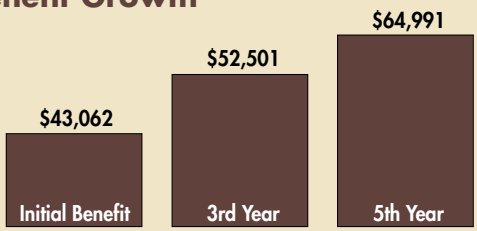
Carcinoma In Situ (25% Benefit)

EZ Value Option

EZ Value automatically increases your benefits to keep pace with your increasing needs – without additional underwriting. Your benefit increases each year by the amount of insurance an additional $1 weekly premium would buy.

CI Benefit Growth



Actual values will vary by age, tobacco status and benefits selected.

Critical Illness Benefits Summary

Name: _____

Type of Coverage	Benefit Employee/Spouse/Child
❑ Employee	_____/_____/_____
❑ Employee & Spouse	_____/_____/_____
❑ Employee & Children	_____/_____/_____
❑ Family	_____/_____/_____

PAYROLL DEDUCTION

Trustmark
Voluntary Benefit Solutions®
PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company

Rated A- (EXCELLENT) A.M. Best
Rated A- (STRONG) Fitch

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trustmarkinsurance.com

This provides a brief description of your benefits and is not a contract. This is limited benefit coverage and should not replace existing basic medical coverage. Benefits, exclusions and limitations may vary by state. See Plan CACI-82001 and HS-12000/R for your state for exact terms and provisions.

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