

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

Trustmark Critical LifeEventsSM

A revolutionary
NEW Critical Illness plan // //
built by consumers



Taking the lead

Paving the path wasn't easy. But, having the right information to get the path started was essential in our process to build a new, revolutionary Critical Illness (CI) product, Critical LifeEventsSM. This product is like nothing else you will see in the market, and it's not designed to be.



// We didn't want to follow the leader.
We wanted to be the leader. //

Why do a third of claims get denied?

Did you know that a third of CI claims in the industry are denied?¹ If we are to be a trusted provider for our policyholders, how can we let this happen? Through advances in medicine and increasing adoption of preventive measures, a lot has changed in the world since CI insurance was introduced to the world market 30 years ago. Yet, CI insurance has not changed with it.

// 63% of claim denials are due to conditions not being covered
- or by definitions, which trigger the benefit, not being met.¹ //



Creating a policy consumers want

When developing Critical LifeEvents, we realized industry information could only get us so far. And, if we really wanted to know what consumers needed we should ask them. And, what we found surprised us. Consumers' needs vastly differed from any typical CI product on the market today. It was time to develop a product to fit the real needs of today's consumers.

Patent-pending approach

During the the past three years, an outside market research firm conducted focus groups and nationwide surveys to help us develop the one product on the market that does something unique and personal – answers the demands of consumers based on their own feedback. Critical LifeEvents provides CI benefits across the lifetime of the policyholder – something no other product on the market can do.



No more guessing

Critical LifeEvents removes the guesswork when it comes to finding coverage that resonates with employees' needs. Reviewing multiple products for the best solution is now a thing of the past, and the spreadsheet is no longer the same. Critical LifeEvents will revolutionize how CI insurance is viewed today.



Focus on what matters – fundamental problems with CI insurance

To develop a better product, we reexamined:

- What triggers a benefit
- What benefits are actually needed

We didn't just add more conditions to the covered conditions list, as this only increases a policyholder's premium without truly adding more value to their policy. Plus, less than 10% of consumers actually receive a benefit for these conditions.¹

And, we didn't want to focus only on benefits for when a policyholder is ill. Instead, we wanted to provide protection at the right time for the right conditions and ensure the product appeals to an entire population by providing a lifetime of benefits.

Critical LifeEvents changes the conversation

Our research-based Critical LifeEvents product will allow you to better educate and present the best product to your clients. One that will not leave their employees wandering when times get tough. We found a way to give employees what they want – what they're asking for – and we're the first carrier to do it.

It's time for a change. Lead your clients to the best solution with Critical LifeEvents. We've already paved the path.

// More than 83% of consumers chose Trustmark's new CI policy over its top four competitor's products.² //

Critical LifeEventsSM differentiators:

1st a first in the market

- 1st** Allows a benefit for early identification or early stage diagnosis not typically covered today.
- 1st** Provides caregiver benefits when a policyholder is caring for an eligible family member, even if he or she is not covered on the policy.
- 1st** Pays a benefit as a disease progresses even if one has already been paid for early identification or early stage.
- 1st** Offers a replenishing annual benefit.
- 1st** Eliminates reoccurrence limitations and separation periods.
- 1st** Incorporates more triggers for preventive benefits with multiple payouts.
- 1st** Enables access to medical experts through Best Doctors[®] to help understand a diagnosis, obtain a second opinion or review treatment options for a policyholder or someone being cared for.
- 1st** Automatically waives premiums when diagnosed with a critical illness (after a benefit is received).
- 1st** Provides a benefit for other less common conditions such as complications from diabetes and central nervous infections.
- 1st** Offers a benefit when struggling to meet two or more activities of daily living (ADL) due to a CI.
- Plus** No reduction in benefits due to age.
- Plus** Benefits are guaranteed renewable.

Let's talk...

Want to learn more? Contact your regional sales director.

Trustmark
Voluntary Benefit Solutions[®]

PERSONAL. FLEXIBLE. TRUSTED.

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Rated A- (EXCELLENT) A.M. Best

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¹Gen Re. U.S. Critical Illness Insurance Market Survey. 2013/2014.
²Nationwide market research study of 800 individuals, January and February 2014.