


Did you know?

1  **33%** of worksite claims are denied.
63% of claim denials are due to conditions not being covered or definitions not being met.

2 **90%**  Cancer, heart attack and stroke represent 90% of claims.
All other conditions are rarely experienced and ultimately add cost to the policy.

3  Critical illness plans of today are designed for the severely ill.

Source: Gen Re. U.S. Critical Illness Insurance Market Survey 2013/2014.

Trustmark's research process

CONSUMER FOCUS GROUP



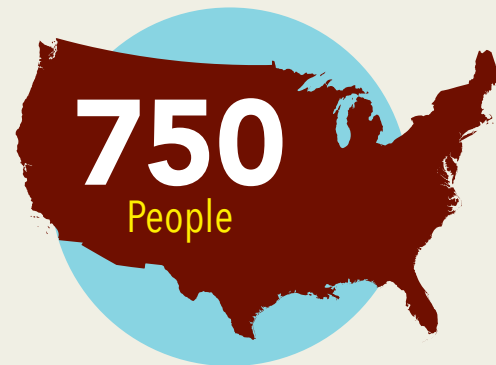
Find out pain points and needs surrounding critical illness.

BROKER FOCUS GROUP



Find out industry's perception of CI insurance.

CONSUMER NATIONWIDE SURVEY



Determine what base features and services increased interest in purchasing coverage.

CONSUMER NATIONWIDE SURVEY



Determine what specific conditions were most important and what additional features people would pay for.

CONSUMER NATIONWIDE SURVEY



Test our new CI insurance product features and pricing against top competitors in the market.

BROKER FEEDBACK



Receive feedback on plan design and features.

All consumer focus groups and nationwide surveys were conducted by an outside market research firm.

Consumers want a lifetime of benefits.

The Healthy Person
Support for the healthy to remain healthy

The Caregiver
Benefits for caregivers to help care for a loved one

The Proactive Person
Benefits for early identification and early stage diagnosis

The Severely Ill
Benefits for the conditions that matter most

No guesswork on what conditions are covered or when a benefit is triggered

What does this mean for me?

More sales // More clients and consumers will be interested in Critical LifeEvents because it offers benefits throughout their lifetime, whether they're healthy, just diagnosed or facing a serious condition.

What does this mean for my client?

Healthy employees // Critical LifeEvents will supplement their core medical insurance and protect employees throughout their lifetime, as well as provide wellness incentives to encourage healthy living.

What does this mean for me?

New solution // The caregiver benefit is unlike anything in the market right now, giving Critical LifeEvents an edge over any traditional CI.

What does this mean for my client?

Minimizes mental absenteeism // Knowing that employees will have a benefit to care for a family member during a critical illness means there should be less financial stress on employees during this difficult time, which can translate to less mental distraction while working.

What does this mean for me? / What does this mean for my client?

Fewer claim denials // Benefits for early identification and early stage illnesses eliminate the guesswork for consumers, which may mean less claim denials, fewer questions and service issues for you, your clients and their employees because the diagnoses qualifying for payouts are more in line with a policyholder's expectations.



What does this mean for me? / What does this mean for my client?

Affordable coverage // Critical LifeEvents focuses on the conditions that represent 90% of the claims today, which means more affordable coverage for employees.



What does this mean for me? / What does this mean for my client?

No more headaches // Simplicity means less frustration, less claims denied because of misunderstood benefits and less service-related issues all around for you, your clients and their employees.

Learn more.

Trustmark Critical LifeEventsSM // Providing a lifetime of benefits //



THE HEALTHY PERSON

// OPTIONAL //

PROBLEM:

Little motivation to help employees remain healthy.

SOLUTION:

Incorporate more benefits to incentivize healthy living.



THE CAREGIVER

// OPTIONAL //

PROBLEM:

Need money and medical support to care for a loved one.

SOLUTION:

Provide a financial benefit and medical support.



THE PROACTIVE PERSON

PROBLEM:

Illnesses are being discovered earlier due to medical advances, plus many want to be proactive about their health, but CI policies of today have limited early stage coverage.

SOLUTION:

Provide a benefit for the early identification and early stages of cancer, coronary artery disease and cerebral vascular disease.



THE SEVERELY ILL

PROBLEM:

Most worksite carriers add conditions to the covered conditions list to add value to the product, but this method can make policies more expensive.

SOLUTION:

Provide an affordable benefit for the conditions that are most likely to occur: cancer, coronary artery disease and cerebral vascular disease.

// Trustmark Critical LifeEvents //

Multiple benefits throughout the year:

- ✓ Biometrics
- ✓ Routine tests
- ✓ Follow-up tests
- ✓ Genetic testing

3x

Financial support:
Payable 3x in a lifetime

Medical support:

Access to a second opinion service to help understand a diagnosis or review treatment options.



10%

- Cancer prior to its staging
- Skin cancer
- Benign tumors (brain, spinal cord or cranial nerve)
- Myelodysplastic syndrome
- Initial diagnosis of coronary artery disease (when put on medication or treatment)
- Mini-strokes

50%

- Stage 1 or 2 cancers
- Stage 1 melanoma skin cancer
- Clinical diagnosis of heart attack
- Obstruction of coronary artery
- Clinical diagnosis of stroke
- Stroke with temporary impairment

100%

- Stage 3 or 4 cancers
- Select early stage cancers
- Heart attack
- Stroke with permanent impairment

Covering only cancer, coronary artery disease and cerebral vascular disease at 100% makes coverage affordable.

IF YOU WANT MORE COVERAGE, YOU CAN GET MORE COVERAGE!

1 Specified Illness Rider

Covers 10 conditions, including unique benefits for conditions like complications due to diabetes.

2 Additional Sickness Rider

Covers any sickness, if individual is unable to perform two activities of daily living.*

*A sickness that affects the circulatory, digestive endocrine, immune, nervous, musculoskeletal, renal or respiratory system.



// Competitor CI Product //

One annual benefit for biometrics or routine tests

No benefits available

25%

- In situ cancer (typically Stage 1 and some Stage 2)
- Obstruction of coronary artery (if repaired through surgery)

100%

- Invasive cancer
- Leukemia
- Heart attack
- Stroke with permanent impairment
- Additional conditions

Adding more conditions increases rates for all.

Taking the uncertainty out of CI insurance.

PROBLEM:

Confusing rules and language make it hard to believe coverage will be there when it's needed.

SOLUTION:

Take the uncertainty out of CI insurance.

- Has no limit or reduction in benefits for previously diagnosed conditions*
- Has no lifetime maximum on the number of times benefits can be paid at the 10/50/100 percent levels
- Offers a replenishing annual benefit
- Eliminates separation periods between conditions
- Uses simple medical language people understand
- Offers guaranteed renewable benefits
- Promises to never reduce benefits due to age

Other benefits available

Waiver of premium due to disability // Automatically waives premiums when totally disabled.

Waiver of premium due to critical illness // Automatically waives premiums when diagnosed with a critical illness (after a benefit is received).

Best Doctors® // Gives policyholders access to medical experts to help understand a diagnosis, obtain a second opinion or review treatment options.

EZ Value // Increases coverage automatically with EZV rider (\$1/week for five years).

How can Trustmark do this?



We took out the non-essentials.

We simplified the claims process.



* Does not apply during pre-existing condition limitation, to reconfirmed diagnosis of presently existing conditions, progressing cancers or to conditions included with the inclusion of the Specified Illness Rider.