



Trustmark Critical Illness insurance

One policy. Countless ways to make it work for you.

Trustmark's worksite Critical Illness plans are simple and straightforward. With three available plan designs – Critical Illness only, Cancer only or a combination of both – and the ability to build features, the product's flexibility and effectiveness provide a customer-focused solution.

No benefit reduction

Full benefits are payable at all ages, including people over 70, who are at greater risk for having a critical illness.

Multiple payouts

Critical illness insurance provides a cash payment for peace of mind upon first diagnosis of a covered illness. But what happens if someone experiences a second illness? Riders provide additional benefit payouts for those

diagnosed with a different critical illness, and recurrent benefits for those re-diagnosed later with the same illness.

HIV benefit

Employees such as healthcare workers, police and firefighters face the occupational hazard of contracting HIV daily. Building in Occupational HIV as a covered condition adds even more value to their Critical Illness plan.

EZ Value plan

Guaranteed automatic increases to critical illness benefit.

Guaranteed renewable & fully portable

- Policy cannot be cancelled as long as premiums are paid
- Premiums are level and based on employee's age at time of policy issue

Plan design

Modules

- Critical Illness including Cancer provides a lump-sum benefit upon first diagnosis of a critical illness or cancer to help pay expenses, such as family earnings replacement, experimental treatment, childcare, medical deductibles and co-pays, travel expenses and more.
- Critical Illness Only gives employers broader coverage without interfering with an existing cancer benefit.
- Cancer Only coverage is an ideal option for an employer looking to add a lump-sum cancer benefit to an existing benefits suite that does not yet feature cancer protection.

Critical Illness including cancer

Includes coverage for both Critical Illness and Cancer conditions.

Cancer conditions

- Invasive Cancer (excludes skin cancer and melanoma that is diagnosed as Clarke's Level I or II)
- Carcinoma in situ (25% benefit)²

Critical Illness Conditions

- Heart attack
- Stroke
- Occupational HIV¹.
- Renal (kidney) failure
- Major organ transplant
- Paralysis of two or more limbs
- Blindness
- ALS (Lou Gehrig's Disease)
- Coronary artery bypass surgery (25% benefit)²

¹Occupational HIV Benefit: This optional benefit includes HIV as a covered condition for employee and spouse when HIV is caused by a qualified event at work.
²If the insured receives the one-time 25% benefit for Carcinoma in situ or Coronary Artery Bypass Surgery, the remaining 75% benefit will be available for a first diagnosis of another covered condition. 25% reduction not applicable when subsequent benefit is included.

Plan design

Benefit type

- **Single benefit.** Provides one lump-sum benefit upon first diagnosis of a covered condition.
- **Double benefit.** Provides two lump-sum benefits, with a second benefit payable for a subsequent and different diagnosis.
- **Subsequent condition benefits.** Provides one payout for each and every covered condition. Plus, benefits paid on conditions with a partial payout do not reduce later payouts.
- **Subsequent and recurring conditions benefits.** Provides one payout for each and every covered condition. Additional payouts for the recurrence of a same covered condition are also available with no reduction in payout or limit on the number of recurrences. Benefits for conditions with a partial payout are paid once for each condition.

How double benefit works

Example: \$50,000 Critical Illness policy

Initial Benefit	
Heart attack diagnosis	\$50,000
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Double Benefit (100%)	
Stroke diagnosis (at least 6 months later)	\$50,000
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Total Payout	\$100,000

How subsequent & recurrence benefit work

Example: \$50,000 Critical Illness policy

Initial benefit	
Heart attack diagnosis	\$50,000
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Subsequent benefit	
Stroke diagnosis (at least 90 days later)	\$50,000
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Recurrence Benefit	
Heart attack diagnosis (at least 12 months after the initial heart attack diagnosis)	\$50,000
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Total Payout	\$150,000

Additional features & options

Health Screening Benefit

This benefit reimburses the cost of a screening test or immunization, up to \$50 or \$100, every calendar year for each insured with no coordination of coverage.

Waiver of premium

Waives premium when insured is totally disabled.

Family coverage

Full range of family benefit options available.

- **Employee benefit** – \$5,000 to \$100,000
- **Spouse benefit** – 50% or 25% of employee benefit*
- **Children benefit** – 50%, 25% or 10% of employee benefit*

*Additional options available upon request.

Underwriting focus: issue coverage

- **Guaranteed issue (GI) available.** If participation or seen quotas are met.
- **Modified guaranteed issue (MGI).** Based on maximum benefit amount including EZ Value increases.
- **Simplified issue (SI).** Based on maximum benefit amount with access to reduced benefit if SI requirements are not met.
- **"Benefit rollback."** Employees who apply for Combo, but have a history of critical illness, can still get a cancer-only benefit without affecting family benefits.
- Issue age is 18 – 70.



EZ Value plan*

EZ Value automatically increases coverage to keep pace with increasing needs – without additional underwriting after policy issue.

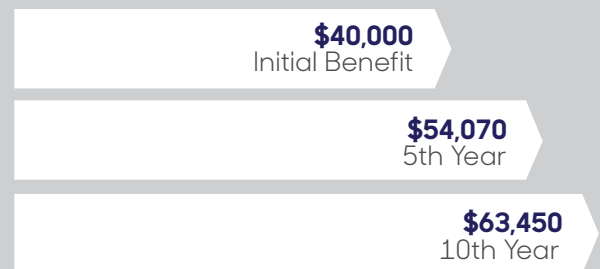
EZ Value Advantages

- Guaranteed increases in coverage on each of the first five policy anniversaries
- Benefit increases are equal to the amount of protection an additional \$1 per week of deduction would purchase
- Increases apply to all covered family members

*The EZ Value Plan is also available with Critical HealthEvents®

Benefit growth

Example: Guaranteed benefit increases with \$1 increase in weekly premium per year for 5 years.



Actual values will vary by age, smoking, benefits selected and current interest rate.

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benefits beyond benefits

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