



# Providing a lifetime of benefits

Trustmark  
**Critical HealthEvents<sup>SM</sup>**



**Trustmark Critical HealthEvents<sup>SM</sup>** is designed based on a simple principle: provide better benefits at any stage—early to late, based on the most commonly diagnosed illnesses.

**A new perspective:** We took a step back when designing Critical HealthEvents and determined that the best way to provide protection was to create a policy that offered a proactive approach to policyholders' well-being and delivered benefits where and when they are needed most.

## Critical HealthEvents Key Differentiators:



### 1 Better coverage for common conditions:

- Heart attack
- Cancer
- Stroke

When looking at our specified disease claim history, we found that 94 percent of our claims were for only three conditions: cancer, heart attack and stroke. Critical HealthEvents provides better benefits around these three common conditions.



### 2 Better coverage for stage of condition:

- Early identification
- Early diagnoses
- Critical care diagnoses
- All of the above – even in the same year

Critical HealthEvents offers more options to receive benefits so policyholders can take a proactive approach to treating a specified disease before their condition progresses.



### 3 Better ways to pay:

- 10% benefit
- 50% benefit
- 100% benefit

Plus, new to the market, our replenishing annual benefit eliminates limitations and separation periods.

If a policyholder experiences a covered condition throughout the year, they have the comfort of knowing they can receive additional benefits if they experience another covered condition.

## Researched and developed based on policyholder needs

To understand what our policyholders value in their specified disease protection, we conducted extensive consumer research along with an internal review of our own claims data. The choices we made when creating Critical HealthEvents were tested by consumers, paying close attention to those diagnosed with a specified disease or caring for a loved one with a specified disease.



## A lifetime of benefits

Critical HealthEvents<sup>SM</sup> is a specified disease insurance product that focuses on usability. Too often, insurance is something that policyholders turn to only when the worst has happened. Critical HealthEvents provides benefits not only when someone is critically ill, but during the stages leading up to those illnesses as well.

- Takes the confusion out of what's covered with simplified contract language and more ways to pay.
- Provides coverage for early identification and encourages preventive health measures.
- Offers fully portable coverage that stays with employees even if they leave their employer.

## A leader in the market

- 1st Offers a **replenishing annual benefit**
- 1st Covers the three most experienced conditions – **cancer, heart attack, stroke** – in new ways, allowing for early identification and early-stage diagnosis, so policyholders can use the benefit before it gets critical.
- 1st Pays a benefit as a disease progresses even if one has already been paid for early identification or early-stage diagnosis.
- 1st Eliminates reoccurrence limitations and separation periods.
- 1st Incorporates more triggers for preventive benefits with multiple payouts.
- 1st Automatically waives premiums when diagnosed with a critical illness (after a benefit is received).\*
- 1st Enables access to medical experts through Best Doctors<sup>®</sup> to help understand a diagnosis, obtain a second opinion or review treatment options for a policyholder or someone being cared for.\*
- 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.\*
- PLUS** No reduction in benefits due to age.
- PLUS** Coverage is guaranteed renewable.

*\*Available through optional riders.*

**You care.  
We listen.**

Contact your regional sales team member or find yours today at [www.trustmarksolutions.com/contact-us](http://www.trustmarksolutions.com/contact-us).

Underwritten by  
Trustmark Insurance Company of New York  
Rated A- (EXCELLENT) A.M. Best

400 Field Drive  
Lake Forest, IL 60045  
[trustmarksolutions.com](http://trustmarksolutions.com)



**Trustmark**<sup>®</sup>  
benefits beyond benefits