



Trustmark Critical HealthEvents®

Providing a lifetime of benefits

Trustmark Critical HealthEvents® 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.

Trustmark Critical HealthEvents key differentiators:



1 Better coverage for common conditions:

- Heart attack
- Cancer
- Stroke

When looking at our critical illness 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 critical illness 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 critical illness protection, we conducted extensive consumer research along with an internal review of our own critical illness claims data. The choices we made when creating Critical HealthEvents were tested by consumers, paying close attention to those diagnosed with a critical illness or caring for a loved one with a critical illness.

Voluntary Benefits

Trustmark
benefits beyond benefits

A lifetime of benefits

Trustmark Critical HealthEvents® is a critical illness 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** Provides a benefit for other less common conditions such as complications from diabetes and central nervous infections.*
- 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.

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