



Trustmark Critical HealthEvents[®] insurance - Providing a lifetime of benefits

With Trustmark Critical HealthEvents, policyholders have the protection of a critical illness(CI) policy that can be used throughout their lifetime. By focusing on the conditions that are most likely to occur, accounting for the full scope of an illness and offering a renewable benefit, we've created a policy that maximizes protection and offers policyholders the greatest opportunity to use their benefits.



What sets Critical HealthEvents apart?



Focused on common conditions

Critical HealthEvents offers focused protection on the most common conditions:

- Heart attack
- Cancer
- Stroke

These three conditions account for 94% of Trustmark's CI claims. To provide the best possible protection, we chose to dive deeper into these conditions since they are the ones that policyholders are most likely to experience. Rather than taking the conventional approach and expanding our list of conditions or simply enhancing our current offering, we chose to develop a new product that focuses on benefits that are most needed by our policyholders.



Benefits at every step

Illnesses don't just occur in their most advanced stage, which is why policyholders need protection at every step along the way. Critical HealthEvents provides:

- Benefits for early identification
- Benefits for early diagnosis
- Options for wellness benefits

Critical HealthEvents helps to promote a proactive approach to health by offering benefits that cover the full scope of an illness. Policyholders don't have to feel like their policy is only there for them when the worst happens.



Benefits that renew each year

Critical HealthEvents offers features that make it easier for policyholders to get access to their benefits:

- A renewing annual benefit
- Elimination of separation periods
- Elimination of restrictions on reoccurring conditions

Each year, the policyholder's annual benefit is replenished. So, no matter what benefits they received in the prior year, they have a fresh benefit to draw from. With no restrictions for separation periods or recurring conditions, this means ongoing access to enhanced coverage of the most common conditions.

How does it work?

Benefits for Critical HealthEvents can be paid at one of three levels depending on the policyholder's condition and the severity.



- Stage 3 or 4 cancers
- Select early stage cancers
- Pathological diagnosis of heart attack
- Stroke with permanent impairment
- End stage renal failure and major organ failure*

*Only available on group product



- 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



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

Critical HealthEvents in action

To get a better understanding of how Critical HealthEvents works, let's take a look at the benefits in action.



Meet Alphonse, a 55 year-old construction worker. In November, Alphonse is diagnosed and treated for stage 1 colon cancer. Unfortunately, the next spring, his cancer returns and has spread to his lymph nodes.

November

Alphonse receives 50% of his annual benefit for the diagnosis of his stage one colon cancer.

January 1

Alphonse's benefit replenishes, making 100% of his annual benefit available for the coming year.

April

When Alphonse's cancer spreads to his lymph nodes, he receives 100% of his annual benefit since it was replenished at the start of the year. His benefits can help to cover treatment that puts him on the road to recovery.



Dolores is a single mother of four children. Last July, she felt pain in her chest while at work and was rushed to the hospital. After treatment, tests confirm she had a heart attack.

July

Upon being taken to the hospital, Dolores is eligible for 50% of her annual benefit due to the clinical diagnosis of a heart attack by her doctor.

August

When tests come back confirming that she has had a heart attack, Dolores receives the remaining 50% of her annual benefit.

January 1

Dolores' Critical HealthEvents replenishes her annual benefit and 100% of her benefit is available should she experience another covered condition.

Additional features - Group product

Our group Critical HealthEvents product lets you pick from a range of optional benefits to provide the best possible protection.

Specified Illness - Provides access to an expanded list of covered conditions, far beyond what is seen in a typical condition list.

Pediatric Illness - Coverage for pediatric illnesses such as congenital heart illnesses or autism spectrum disorder.

Infectious Disease and Rare Illness - Protection for less common, but serious conditions such as COVID-19.

Waiver of Premium due to Critical Illness - Premiums are waived for six months when diagnosed with a covered critical illness.

Waiver of Premium due to Disability - Premiums are waived if a doctor determines the insured is totally disabled for six months before age 70.

Wellness benefits - To help policyholders with the costs of routine screenings and tests.

Additional feature - Individual products

Critical HealthEvents offers riders on our individual product which help enhance a policyholder's protection and offer customization for each employee population's needs.

Specified Illness Rider - Provides access to an expanded list of covered conditions, far beyond what is seen in a typical condition list.

Healthy Living Rider - Encourages healthy living with benefits for preventive testing such as biometric screenings and routine tests.

Additional Sickness Rider - Benefits are paid to a policyholder if they cannot perform two activities of daily living due to sickness for 90 continuous days.

Waiver of Premium due to Critical Illness - Premiums are waived for six months when diagnosed with a covered critical illness.

Waiver of Premium due to Disability - Premiums are waived if a doctor determines the insured is totally disabled for six months before age 70.

Caregiver Rider - Pays benefits when an insured cares for an eligible family member due to cancer, coronary artery disease or cerebral vascular disease.

EZ Value - Allows for automatic increases in coverage year over year without any additional underwriting.

You care.
We listen.

Visit trutsmarkbenefits.com to learn more about providing a lifetime of benefits with Trustmark Critical HealthEvents

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