



6 WAYS

New Critical Illness Insurance Can Better Support Consumers

Voluntary Benefits

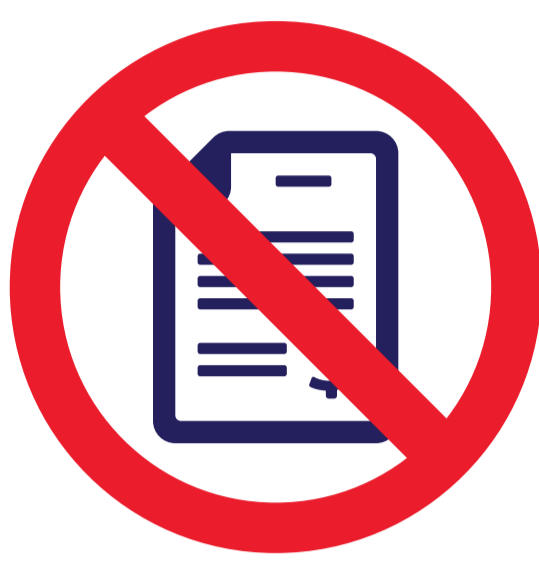
Here's the scoop:

Medical advances have improved diagnostic tests and treatments, yet policy language hasn't changed with these advances. So, what's happening?



33%

of all critical illness (CI) claims are getting denied.¹



63%

of denials are due to conditions not being covered or definitions not being met (and, a lot of this is due to old policy language).¹

The claims most likely to be submitted are not getting the proper benefit, and more focus has been placed on "other conditions" or the laundry list of what could happen. However...

90%

of all CI claims in the industry (and 94% of all Trustmark's CI claims) are for: cancer, heart attack, and stroke¹

When consumers were surveyed about critical illness insurance:

Less than 50%

would actually purchase a rider which covered those 'Other Conditions'.²

70%

were interested in early identification coverage and typical plans don't cover it.²

E.g., mini-stroke, skin cancer and tumors

64%

were interested in early stage illness coverage where preventive measures are taken.²

E.g., artery obstruction repair and stroke prevention procedures



The solution?

Trustmark Critical HealthEvents® can better support employees and their medical experiences in these six ways:

-  Reflects current clinical practices and diagnoses (to reduce claim denials)
-  Covers early stages and early signs of disease
-  Provides better coverage for the top three conditions most claimed (heart attack, cancer and stroke)
-  Provides better access to affordably cover even more on the "other conditions" list
-  Simplifies the claim payment process with a replenishing annual benefit
-  Eliminates separation periods and modifies reoccurrence to better suit the consumer

¹Gen Re, U.S. Critical Illness Insurance Market Survey, 2013/2014. ²Nationwide survey of 750 individuals, 2012.

For more information on Trustmark Critical HealthEvents®, contact your regional sales representative at trustmarkbenefits.com/contact-us.

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400 Field Drive
Lake Forest, IL 60045
trustmarkbenefits.com

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