



# Trustmark Critical HealthEvents® - Group insurance

## Our innovative critical illness plan, now for group enrollments

Trustmark Critical HealthEvents - Group brings together the best elements of our worksite critical illness products in a new and affordable product that is compatible with most ben-admin systems. Plans can be more narrowly tailored to the most common conditions and claims, or expanded to cover more diagnoses and provide wellness benefits. Benefits pay for earlier diagnosis than many other products in the market, and an annually replenishing benefit provides lifelong value for consumers.

### Pays for early identification

Trustmark Critical HealthEvents - Group pays partial benefits for earlier identification of diseases, as well as larger amounts for later-stage diagnosis. Early-identification benefits can preserve wellness to proactively treat conditions before they get worse.

### Annually replenishing benefit

Critical HealthEvents is designed to provide a lifetime of protection. It features an annual maximum benefit that replenishes each calendar year with no lifetime maximum.

Or, you can include a recurrence benefit that pays upon recurrence of a condition (after a six-month separation period).

### More conditions

Unique to market, can be expanded to cover mental wellness:

- autism (stage 2 and 3)
- dementia
- severe major depressive disorder
- severe bipolar 1 disorder
- obsessive-compulsive disorder
- schizophrenia

### Base benefit now covers:

- end-stage renal failure
- major organ failure

Plus, other newly covered conditions - see "Expanded Coverage."

### Flexible plan design

#### Build the right fit for any client with our most flexible critical illness product yet!

Focus on just the most common conditions - cancer, heart attack and stroke - or round out coverage with an expanded list of covered illnesses and/or Wellness Benefits.

You can remove the 10% benefit tier from the base benefit to be price-competitive, or take out cancer benefits to offer a heart attack/stroke-focused product that supplements a client's current cancer plan.













Voluntary Benefits



## Three Tiers of Benefits

Payment for a covered illness is 100%, 50% or 10% of the selected benefit amount, depending on the diagnosis received. Total benefits payable are subject to the annual benefit amount remaining for the calendar year in which the diagnosis occurs, and payouts reduce the amount available for other covered conditions for the year.

10% benefit	50% benefit	100% benefit
 <b>Cancer</b> <ul style="list-style-type: none"> <li>Invasive basal/squamous cell skin cancer</li> <li>In situ cancer</li> <li>Benign brain, spinal cord and cranial nerve tumors</li> <li>Myelodysplastic syndrome</li> </ul>	 <b>Cancer</b> <ul style="list-style-type: none"> <li>Stage 1 melanoma</li> <li>Stage 1 or 2 cancers, no lymph node involvement</li> </ul>	 <b>Cancer</b> <ul style="list-style-type: none"> <li>Stage 3 or higher</li> <li>Stage 2 involving lymph nodes</li> <li>Melanoma stage 2 or higher</li> <li>Stage 1 or higher: pancreas, liver, lung, esophagus, leukemia, biliary tract, head and neck, lymphoma, multiple myeloma</li> </ul>
 <b>Coronary artery disease</b> <ul style="list-style-type: none"> <li>Initial diagnosis after assessment and recommended treatment</li> <li>Pulmonary embolism</li> <li>Pulmonary fibrosis</li> </ul>	 <b>Coronary artery disease</b> <ul style="list-style-type: none"> <li>Coronary artery obstruction</li> <li>Heart attack when clinically diagnosed</li> <li>Thoracic aorta or valve surgery</li> </ul>	 <b>Coronary artery disease</b> <ul style="list-style-type: none"> <li>Heart attack</li> <li>Sudden cardiac arrest</li> </ul>
 <b>Cerebral vascular disease</b> <b>"mini-stroke"</b> <ul style="list-style-type: none"> <li>Transient ischemic attack (TIA)</li> <li>Reversible ischemic neurologic deficit (RIND)</li> </ul>	 <b>Cerebral vascular disease</b> <ul style="list-style-type: none"> <li>Stroke with less than 30 days impairment</li> <li>Stroke when clinically diagnosed</li> </ul>	 <b>Cerebral vascular disease</b> <ul style="list-style-type: none"> <li>Stroke with at least 30 days impairment</li> </ul>
		 <b>End-stage renal failure and major organ failure</b> <ul style="list-style-type: none"> <li>When dialysis or kidney transplant is needed</li> <li>Failure of the liver, lung, pancreas or heart</li> </ul>

Benefits may differ by plan. For example, cancer benefits and/or the 10% tier can be removed.

## Expanded Coverage

**Wellness Benefits** promote good health and wellness and increase the appeal of the product by paying cash benefits for routine screenings, immunizations, vision tests, and/or diagnostic tests and follow-up tests.

**Specified Illness Benefit** expands the list of covered conditions:

100% benefit	50% benefit	10% benefit
<ul style="list-style-type: none"> <li>Permanent blindness</li> <li>Complications of diabetes – lower limb amputation</li> <li>Irreversible loss of hearing</li> <li>Occupational HIV</li> <li>Paralysis</li> <li>Lou Gehrig's Disease (ALS)</li> </ul>	<ul style="list-style-type: none"> <li>Central nervous conditions, such as lupus, sarcoidosis, encephalitis</li> <li>Neurologic diseases, such as Huntington's disease, multiple sclerosis, Parkinson's disease</li> <li>Mental health conditions (optional)</li> <li>Dementia (optional)</li> </ul>	<ul style="list-style-type: none"> <li>Complications of diabetes – hospitalization for hyperglycemia, dehydration</li> <li>Stem cell/bone marrow transplant</li> <li>Acute respiratory distress syndrome</li> <li>Coma</li> <li>Epilepsy</li> <li>Rheumatoid arthritis</li> <li>Type 1 diabetes</li> <li>PTSD (optional)</li> </ul>



**Infectious Disease and Rare Illness Benefit** adds several covered conditions:

#### 50% benefit

- Addison's disease
- Budd-Chiari syndrome
- Systemic sclerosis
- Walter Payton's disease – primary sclerosing cholangitis

#### 10% benefit

- any infectious disease requiring hospital admission  
*Examples:* Lyme disease, COVID-19, tetanus, Legionnaires' disease, malaria
- advanced COPD (optional)

**Pediatric Illness Benefit provides a 50% benefit for:**

- metabolic/genetic, structural, and congenital heart illnesses
- autism spectrum disorder (level 2 & 3 diagnosis)

**Waiver of Premium for Critical Illness** waives premium payments upon diagnosis of conditions at the 50% or 100% benefit tier.

**Waiver of Premium for Disability** waives payments upon total disability for at least six months.

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<sup>1</sup>An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

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## Features

### Family Coverage

Employees may cover themselves, their spouse, their children, dependent grandchildren, and stepchildren (living with the employee over 50% of the time).

### Initial Eligibility

- Active employees, age 18+, actively working at least 20 hours per week.
- Spouses of covered employees, age 18+, not disabled.
- Children, financially dependent grandchildren and stepchildren of covered employees, ages 0-25.

### Guaranteed Issue

Available to employees on a guaranteed issue basis if participation and/or percentage seen quotas are met. Guaranteed issue is also available for dependent coverage.

### Renewability and Portability

If an employee leaves their job, their certificate remains in force as long as the employee continues to pay premiums and the employer maintains coverage.

