

Trustmark Critical HealthEvents®

Designed to pay more claims

When Trustmark began developing Critical HealthEvents in 2015, we found that 33% of critical illness claims were denied¹. Today, that number hasn't changed much: **the average industry claim denial rate remains at 32%**². We wanted to change that, and that's why we introduced Trustmark Critical HealthEvents.

We say "yes," more

68%

Industry
critical illness
insurance claim
acceptance rate

VS.

92%

Trustmark Critical HealthEvents
claim acceptance rate³

Critical HealthEvents: paying more through a proactive approach

Our research found that many critical illness insurance policies don't align with how doctors regularly diagnose and treat patients, leading to claim denials and higher out-of-pocket expenses for employees. That's why we designed Trustmark Critical HealthEvents to include:

- Coverage for early-stage/identification illnesses
- An annually replenishing benefit to eliminate recurrence/separation periods
- No reduction in benefits due to age
- Benefit payments as a disease progresses, even if one has already been paid under this policy for early-stage/identification diagnosis
- Better coverage for common conditions

How's it playing out? Early-stage and early-identification benefits make up a large portion of our claims – conditions which would often be denied by other carriers.

Critical HealthEvents claims paid⁴

Stages	Percentage
Early-stage	19%
Early-identification	41%
Late-stage	40%

} **61%**

Early-stage and Early-identification claims are typically not covered by other carriers (or have higher denial rates than Trustmark when they do).

Voluntary Benefits

Trustmark
benefits beyond benefits

How does Critical HealthEvents work?

1

Better coverage for common conditions:

- Heart Attack
- Cancer
- Stroke

Critical HealthEvents focuses coverage around these three common conditions.

2

Better coverage for any stage of illness:

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

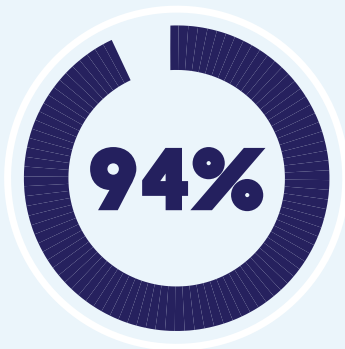
We're not only paying more claims, but policyholders can take a proactive approach to treating critical illness before their condition progresses.

3

More ways to pay:

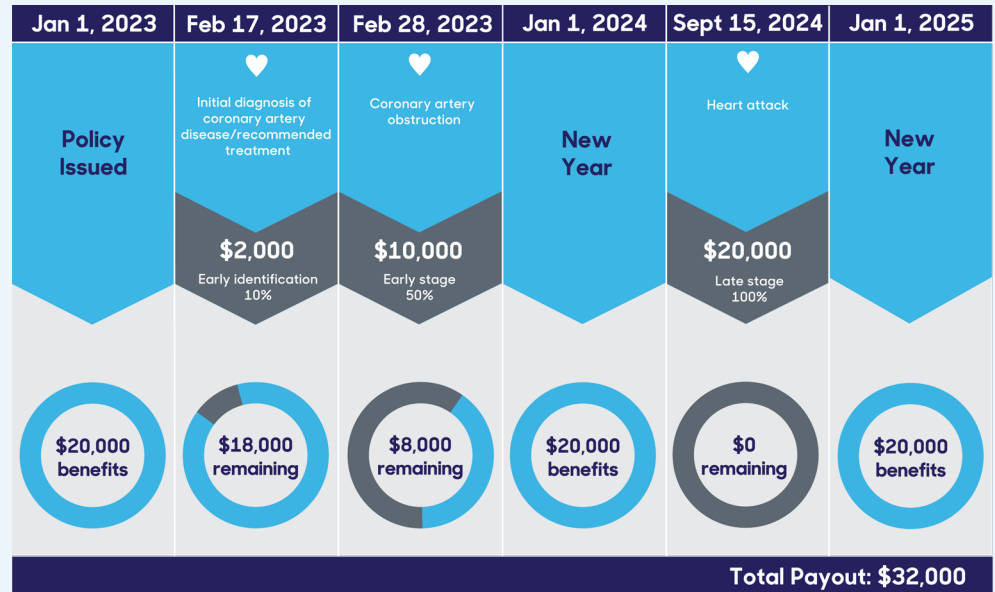
- 10% benefit for early identification benefit
- 50% benefit for early diagnoses
- 100% benefit for late stage diagnoses

Plus, our replenishing annual benefit eliminates limitations and separation periods.



When looking at our critical illness claim history, we found that 94% of Trustmark Critical HealthEvents claims are for three conditions: Heart Attack, Cancer, and Stroke⁴

Benefits are restored each year



Ready to unlock the power of Critical HealthEvents?
Visit us at TrustmarkVB.com today for more information.



¹U.S. Critical Illness Insurance Market Survey, 2013/2014 Results, conducted by Gen Re.

²Critical Illness 2022 Research Report. Milliman. 2022.

³Trustmark Voluntary Benefits book of business 2018-2022.

⁴Trustmark Voluntary Benefits book of business

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