



Why critical illness insurance?

We know employers face a lot of pressure to control costs and keep their benefits portfolio attractive and in line with what employees want or need. It's a balancing act.

Critical Illness (CI) insurance helps provide a way for you to manage escalating healthcare costs. By offering voluntary benefits, you're giving employees another solution for their financial protection – and it's at no cost to you.



The perks to offering critical illness insurance as a voluntary benefit



Enhances your benefits package by giving employees the ability to tailor their benefit selections.



Promotes cost savings by offering benefits that come at no cost to employers.



Improve employee satisfaction linked to attracting and retaining talent with flexible benefits that meet employees daily needs.



Provides opportunities to spread awareness about corporate initiatives (e.g., HDHPs, dependent audit or 401(k) enrollment) alongside standard benefits education.



Coverage is portable – it gives your employees added financial security, no matter where they are employed the future.

1

Help cover employee expenses when making the change to a high-deductible health plan (HDHP)

Employees are more likely to view HDHPs more positively when supplemental coverage, such as CI insurance, is offered alongside your existing health plan. Sixty-two percent of employees are concerned they won't have enough money to cover out-of-pocket medical costs. But with CI insurance, employees can utilize their lump-sum payment for covering out-of-pocket cost related to medical, (e.g., premiums or deductibles).¹

2

Complement your wellness strategy

In your efforts to reduce healthcare costs, as well as combat productivity challenges if you have an increasingly unhealthy workforce, investing in a wellness strategy today can help you achieve your goals. You can support that initiative with critical illness insurance that offers a wellness benefit. The wellness benefit adds more value by providing a payout to your employees when they get their annual preventive exams and routine testing (e.g., biometrics and mammograms) – which can translate into cost savings for you.

3

Proactive protection is the future

In addition to wellness benefits, some critical illness policies include benefits for early stage illness or early identification of an illness. Knowing they can receive a benefit may help encourage employees to seek treatment before they become critically ill.

¹MetLife Employee Benefit Trends Study 2023.



Why Trustmark's Critical HealthEvents®?

Critical HealthEvents offers more options to receive benefits so policyholders can take a proactive approach to treating a critical illness before their condition progresses.

- Includes a benefit for early identification or early stage diagnosis – not typically covered today
- Pays a benefit as a disease progresses, even if one has already been paid under this policy for early identification or early stage diagnoses
- Offers a Caregiver benefit when a policyholder is caring for an eligible family member, even if he or she is not covered on the policy
- Provides a replenishing annual benefit
- No reduction in benefits due to age
- Available as both a group* and individual product

The Trustmark difference



Innovative solutions

Trustmark designs innovative voluntary benefit solutions that provide valuable insurance protection – helping fill gaps in coverage and provide employees with greater financial security. Our commitment to tailoring our solutions around the needs of our customers means we are able to offer the best possible protection for our policyholders.



Exemplary service

We provide exemplary service to address the challenges that can come with offering and managing benefits. From employee communication, to billing, to benefits administration, our clients have come to expect responsive, trustworthy service to help simplify their benefits offering.



Trusted partner

With more than 110 years of success in the voluntary benefits industry, we know what it takes to deliver results. At Trustmark, our focus is on using that experience to establish a foundation of trust and develop long-lasting, deep relationships with our clients.

*Provides benefits for several mental health conditions (applicable to group CI only)

**You care.
We listen.**

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



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