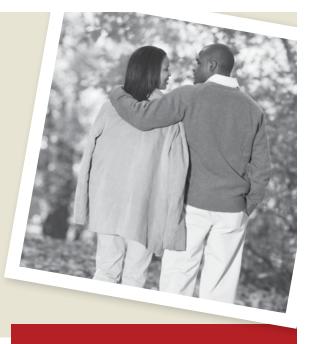
Why Critical Illness Insurance?

Employees depend on their employer to help provide coverage to protect them if faced with a major illness.

Critical illness insurance helps provide a way for employers to help manage escalating health care costs and feel more confident that their employees will have the protection needed. There are common misconceptions associated with critical illness coverage. And then there's reality.





MYTH:

The likelihood is low that an employee will have a critical illness.

MYTH:

Our employer-sponsored health plan provides sufficient coverage.

MYTH:

Employees can self-fund the out-ofpocket expenses.

MYTH:

Many individuals return to work so the financial impact is temporary.

FACT:

One out of two men and one out of three women in the U.S. will contract some form of cancer¹ and one in three men can expect to develop heart disease or have a stroke before age 60.²

FACT:

Nearly 20% of insured Americans have problems paying their medical bills.³

FACT:

Only 46% of full-time working Americans have \$5,000 in savings and 28% have under \$500.⁴

FACT:

The estimated lifetime cost of a mild stroke in an older individual is \$100,000 and \$500,000 for a severe stroke in a younger individual.²

¹Cancer Facts & Figures 2012, American Cancer Society ²Heart Disease and Stroke: The Scope of the Problem, Centers for Disease Control and Prevention, Dec. 6, 2010 ³Center for Studying Health System Change, 2008 ⁴MetLife Critical Illness Awareness Study, April 2010

Critical Illness Insurance (Lump-Sum Critical Illness/Specified Disease Insurance)



Why Trustmark's Critical Illness Coverage?

- Multiple occurrence benefit option*
- Benefits **do not** reduce with age
- Coverage amounts up to \$100,000 for employees and family members
- Fully portable



This critical illness/specified disease insurance policy/group certificate provides supplemental health insurance coverage, which pays a limited, lump-sum benefit for specified diseases only. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan. It is not an expense reimbursement policy. It is not intended to pay all medical costs associated with the specified diseases and it is not designed to provide coverage for other medical conditions or illness. It is not a Medicare Supplement policy, nor is it a policy of workers' compensation insurance. In MA, you must have a health benefit plan to purchase this insurance. Please refer to your policy/group certificate and outline of coverage for complete information. Limitations on pre-existing conditions may apply.

- Lump-sum payout directly to the insured
- Affordable premiums
- Guaranteed future purchase options may be available*
- Includes Best Doctors[®] membership with every policy^{*}
- Optional health screening rider to reimburse for routine tests and immunizations*

*Benefits may not be available in all states, and benefits may vary by state.

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Have questions? We have solutions. Visit trustmarksolutions.com or call 800.840.4692.

Trustmark Voluntary Benefit Solutions PERSONAL FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company

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