

# 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.*

## FACT:

One out of two men and one out of three women in the U.S. will contract some form of cancer<sup>1</sup> and one in three men can expect to develop heart disease or have a stroke before age 60.<sup>2</sup>

## MYTH:

*Our employer-sponsored health plan provides sufficient coverage.*

## FACT:

Nearly 20% of insured Americans have problems paying their medical bills.<sup>3</sup>

## MYTH:

*Employees can self-fund the out-of-pocket expenses.*

## FACT:

Only 46% of full-time working Americans have \$5,000 in savings and 28% have under \$500.<sup>4</sup>

## MYTH:

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

## 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.<sup>2</sup>



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

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

**Trustmark**  
INSURANCE COMPANY  
PERSONAL. FLEXIBLE. TRUSTED.

# 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
- 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.



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.

**What's the value of it?**  
Critical illness insurance gives employees options, control, choice, and helps reduce stress. With it employees can:

- Help cover monthly mortgage payments
- Hire help for child care and housework
- Pursue experimental treatment, if desired
- Preserve retirement and savings accounts
- Get help from specialists to ensure best treatment possible
- Receive home health care
- Continue paying towards college funds
- Get treatment when needed, not when they can afford it
- Pay for basic necessities

**Have questions? We have solutions.**

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P485-882 (3-12)