



# Trustmark Critical Illness Insurance

Providing a financial cushion for when you need it most.



## Helping pay for what health insurance doesn't

A serious illness can be hard on more than just your health: it can threaten you and your family's **financial stability**. Even with medical insurance, you may have out-of-pocket payments and other **new major expenses**. You might even have less income to cover these costs. **Critical Illness insurance can help.**

Critical Illness insurance pays a **lump sum of cash** directly to you when you are diagnosed with a covered illness - use it for whatever you need.

With Critical Illness insurance, if you are affected by a major illness, you can **focus on your health** with less worry about your wallet.

## Critical Illness sample rates

Sample ranges of weekly rates for employee-only, non-tobacco coverage. Your exact rate may depend on additional features selected by you and/or by your employer.

Age at purchase	\$15,000 policy
30	from <b>\$3.00*</b> - <b>\$4.19</b>
40	from <b>\$3.70</b> - <b>\$6.08</b>
50	from <b>\$6.73</b> - <b>\$11.31</b>

Sample base rates are shown for illustrative purposes only. Rates may vary by age, tobacco use, state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage. \*Minimum weekly premium is \$3. Benefit will be adjusted up if \$3 purchases more than \$15,000 in benefit.








**Note: once you have a policy, your rates will not increase due to age.**

## Coverage for an array of illnesses

Trustmark Critical Illness insurance pays a lump-sum benefit if you are diagnosed<sup>1</sup> with **any of several conditions**<sup>2</sup>, including:

- Heart attack
- Stroke
- Invasive cancer (excludes most skin cancer)
- Renal (kidney) failure
- Blindness
- ALS (Lou Gehrig's disease)
- Major organ transplant
- Paralysis of two or more limbs
- Coronary artery bypass surgery (at 25% benefit)<sup>3</sup>
- Carcinoma in situ (at 25% benefit)<sup>3</sup>

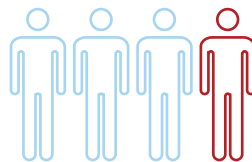
## Benefits can help you pay for:

-  Medical deductibles and co-pays
-  Rent or mortgage payments
-  Out-of-network or alternative treatment
-  Child care
-  Travel to treatment
-  Tuition and loans
-  Credit card bills

<sup>1</sup> Most states define eligibility as first diagnosis, meaning the first time a physician identifies a covered condition from its signs or symptoms. If you've been diagnosed with a covered condition prior to having coverage, you may not be eligible for a benefit. <sup>2</sup>Please consult your policy/group certificate for specific covered conditions. <sup>3</sup>If the insured receives the 25% benefit for coronary artery bypass surgery or carcinoma in situ, the remaining benefit will be available for a diagnosis of another covered condition or subsequent benefit, if included. Most skin cancer is excluded.



Cardiovascular disease and stroke cost Americans more than **\$316 billion** in direct and indirect costs annually.<sup>4</sup>



More than a **quarter of adults in the U.S.** say health care costs have caused them a serious financial problem in the last two years.<sup>5</sup>

### Additional advantages

- **Access to medical experts.** Critical Illness includes access to **Best Doctors®**, the network of top doctors in the world, for free medical advice, second opinions, critical care support and more.
- **Keep your coverage** at the same price and benefits if you change jobs or retire.
- **Apply for coverage for family members:** spouse, children and dependent grandchildren.
- **Convenient payroll deduction:** pay via direct bill, bank draft or credit card if you leave your employer.

### Pre-existing condition limitation

No benefit will be paid for any condition caused by or resulting from a pre-existing condition.

### More flexible features

- **A health screening benefit** will pay the cost of **one screening test per year** (\$100 maximum.) Some of the many eligible tests include:
  - Low-dose mammography
  - Pap smear (women 18+)
  - Serum cholesterol
  - Prostate-specific antigen
  - Stress test
  - Colonoscopy
  - Chest X-ray
  - Bone marrow test
- **Receive additional benefit payments** if you get sick again **with different covered illnesses.** A payout is available for each new diagnosed condition, and the amount paid never reduces.<sup>6</sup>

**You care.  
We listen.**

*This is a brief description of benefits under CACI-82001 and applicable riders HS-12000, WP-12000, HIV 806, SB 806, EZ-12000R, SC 511, SCR 511, SCRC 511, and MCPRSO-ME. 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 alternative. It does not provide comprehensive medical coverage. It is not intended to pay all medical costs associated with the specified diseases and is not designed to provide coverage for other medical conditions or illnesses. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. A waiting period may apply before benefits are payable. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/CI/\(A112-2216-CI\)](http://www.trustmarksolutions.com/disclosures/CI/(A112-2216-CI)).*

<sup>4</sup>Heart Disease, Stroke and Research Statistics At-a-Glance. American Heart Association. 2016. <sup>5</sup>"Medical Bills Still Take a Big Toll, Even with Insurance." NPR. March 8, 2016. <sup>6</sup>Separation periods between diagnoses may apply. <sup>8</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).

Underwritten by Trustmark Insurance Company  
Rated A- (EXCELLENT) A.M. Best<sup>8</sup>  
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