



# 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>
- Occupational HIV

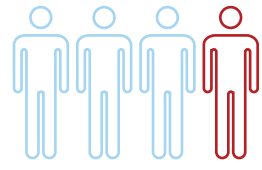
## Benefits can help you pay for:

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

<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

- **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.

### 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:

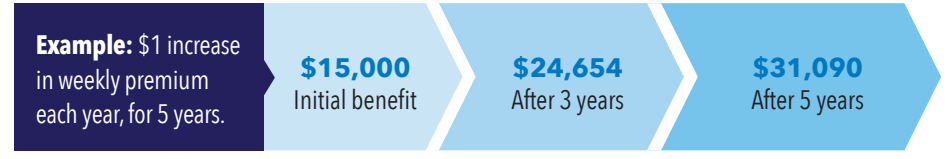
- Low-dose mammography
- Pap smear (women 18+)
- Serum cholesterol
- Prostate-specific antigen
- Stress test
- Colonoscopy
- Chest X-ray
- Bone marrow test

### Receive an additional benefit payment

if you get sick again. The second cash payment will be equal to the first. (The second illness has to be a different covered condition that happens at least six months after the first one.)<sup>6</sup>

### Plus: grow your benefit with EZ Value

The EZ Value option can automatically **increase your benefit amount** over time - without any medical questions.



*Example is for age 40, employee only, non-tobacco coverage, with no additional features. Actual values will vary by age, tobacco status and benefits selected.*



*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>  
 TrustmarkVB.com   
 CICBO\_HSR100-DB100-HIV-EZV\_r



# Get Paid

for Common  
Preventive Tests



Voluntary Benefits

**The way people pay for their healthcare is changing.** Many employers are offering new and different health insurance plans, including high-deductible options. Whatever you choose, the Health Screening Benefit included in your Trustmark plan can pay you for getting one screening test per calendar year.

**Here's how it works:** when you file a claim for one of the screening tests listed below, Trustmark will send you a check even if your insurance covers these tests at no cost as part of your employee wellness program. No waiting period from the effective date of this benefit.

- Fasting blood glucose test
- Blood test for triglycerides
- Serum cholesterol test to determine levels of HDL and LDL
- Routine mammogram
- Breast ultrasound
- Pap smear (for women over age 18)
- Prostate Specific Antigen (PSA) for prostate cancer
- Colonoscopy
- Flexible sigmoidoscopy
- Cardiac stress test
- Bone marrow testing
- Chest x-ray
- Hemoccult stool specimen
- CA 15-3 blood test for breast cancer
- CA 125 blood test for ovarian cancer
- CEA blood test for colon cancer
- Serum Protein Electrophoresis (SPEP) blood test for myeloma
- Thermography



## File Your Claim

To file a claim, simply visit the following website: [www.TrustmarkVB.com/claims](http://www.TrustmarkVB.com/claims) and click "Go to Online Claims."

After entering your information, click on "File a New Claim," type in what test or service you had and select "Health & Wellness Benefits" to start your claim. You may also call **877.201.9373** for any questions about claims.

During enrollment, a benefit counselor will be available to answer any additional questions you may have. If you have questions after you receive your policy, call us at **800.918.8877**.



**You care.  
We listen.**

*Health Screening Rider HS-12000/R is a part of Critical Illness Insurance Plan Form CACI-82001 and Accident Insurance Plan Form A-607, underwritten by Trustmark Insurance Company, Lake Forest, Illinois. Please see your Rider and Rider Schedule for your state for exact terms, provisions, exclusions and limitations that apply.*

<sup>1</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).



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