# Trustmark Critical HealthEvents® Coverage

**Critical illness insurance that offers a lifetime of benefits.**

## Triple protection for critical illness

Critical HealthEvents® is uniquely designed to help you manage a critical illness:

1. **It pays for earlier diagnosis** – HealthEvents pays benefits not just for the most serious illnesses, but also for **earlier stages and early identification** of critical illnesses.[1] You can use these benefits to help get treatment sooner and preserve your health.
2. **Your benefit refreshes annually** - Each calendar year, your **full benefit amount** is restored. There is **no lifetime maximum.** Even if you collect 100% of your benefit in one year, your full benefit will be available again on January 1 of the next year for a new diagnosis.
3. **It's affordable, because it focuses on the most common conditions –** Critical HealthEvents focuses on **cancer, heart attack** and **stroke**. These conditions are responsible for 80% of critical illness insurance claims.[2]

## Major illnesses come with hidden costs

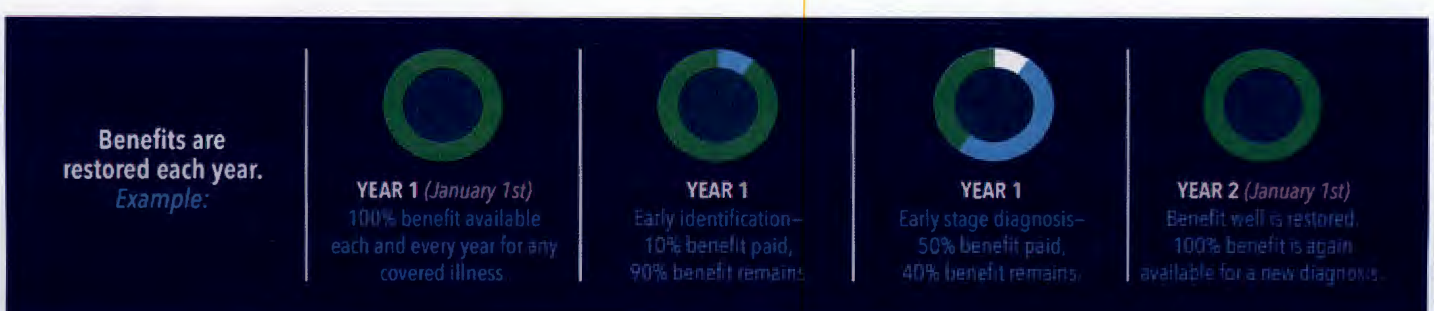
A critical illness, like cancer, heart attack or stroke, can be devastating. It can also be a huge and **unexpected financial challenge**. Medical insurance may not cover all costs, and you could face additional bills on top of those. **Trustmark Critical HealthEvents can help.**

While medical insurance pays your doctor for treatment, Critical HealthEvents **pays you cash** directly to help with your other needs. It's peace of mind having protection that helps with the high cost of severe illness.

Critical HealthEvents coverage helps take care of your budget in difficult times, so that you can fully focus on your **health**.

*[1] Depending on diagnosis and stage, payments may be 100%, 50% or 10% of selected benefit amount. Policy/certificate will contain full list of covered conditions.*

*[2] U.S. Critical Illness Insurance Market Survey, 2021 Results, Gen Re Corporation*




*See reverse for more information on Trustmark Critical HealthEvents Coverage from Trustmark Insurance Company.*

## 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.

## More flexible features

- **Healthy living rider –** Provides **$50** annually for one routine service for **early detection and prevention.** Benefits for additional tests may also be available.
- **Specified illness rider –** Provides a benefit at **10%, 50% or 100%** ,once per lifetime per condition, for **additional illnesses**; see policy/certificate for all covered conditions.

## Plus: grow your benefit with EZ Value

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

**Example:** $1 increase in weekly premium each year, for 5 years.

**$15,000** Initial benefit → **$25,554** After 3 years → **$39,590** After 5 years

*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.*

*[3]An AM 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 (3rd out of 13 possible ratings ranging from A++ to D).*

*This is a brief description of benefits under CII 214 and applicable riders SIR 214, ASR 214, HLR 214, CGR 214, WPD 214, WPC 214, MAR 214, and EZV 214. 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.trustmarkbenefits.com/voluntary-benefits/disclosures/CHE/ (A112-2216-CHE).*

Underwritten by Trustmark Insurance Company
Rated A (EXCELLENT) AM Best[3]
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benefits beyond benefits

# How Trustmark Critical HealthEvents® benefits are paid

When applying for Trustmark Critical HealthEvents Coverage, you select a benefit amount. This is the maximum amount you can receive each year in benefits.

Critical HealthEvents pays benefits at either **100%, 50% or 10%** of that annual maximum, depending on the diagnosis you receive. Payouts per year will not exceed your annual maximum.

**Example:**

If you collect 10% of your benefit in January, and then receive a diagnosis at the 100% level in September of the same year, your second payment will be 90% of your annual maximum (the entire remaining amount.)

Your benefit isn't "one and done." As long as you have the policy, the benefit will start fresh every year, with no lifetime limit for new diagnoses.

## Benefits payable by diagnosis

| 10% benefit | 50% benefit | 100% benefit |
|---|---|---|
| **Cancer**<br>• Invasive basal/squamous cell skin cancer<br>• In situ cancer<br>• Benign brain, spinal cord and cranial nerve tumors<br>• Myelodysplastic syndrome | **Cancer**<br>• Stage 1 melanoma<br>• Stage 1 or 2 cancers, no lymph node involvement | **Cancer**<br>• Stage 3 or higher<br>• Stage 2 involving lymph nodes<br>• Melanoma stage 2 or higher<br>• Stage 1 or higher: pancreas, esophagus, leukemia, lung, liver, biliary tract, head and neck, lymphoma, multiple myeloma |
| **Coronary artery disease** – initial diagnosis after assessment and recommended treatment | **Coronary artery disease** –<br>• Coronary artery obstruction<br>• Heart attack when clinically diagnosed | **Coronary artery disease** – heart attack |
| **Cerebral vascular disease "mini-stroke"** – Transient Ischemic Attack (TIA) including Reversible Ischemic Neurologic Deficit (RIND) | **Cerebral vascular disease** –<br>• Stroke with less than 30 days impairment<br>• Stroke when clinically diagnosed | **Cerebral vascular disease** – Stroke with at least 30 days impairment |

*A 30-day waiting period may apply before benefits are payable. Your policy/group certificate will contain specific covered illness and details, including a complete description of benefit provisions, exclusions and limitations.*

*This piece is intended to accompany form A112-2219 (3-18). It describes benefits of Plan Form CII 214, underwritten by Trustmark Insurance Company, Lake Forest, Illinois, and is subject to policy terms and conditions.*

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