

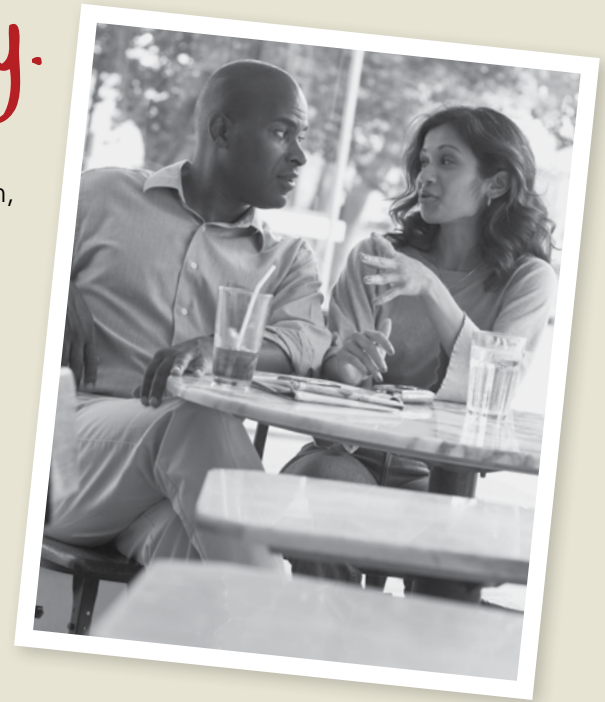
Every life has a story.

Meet Charlie. Charlie is a 46-year-old high school teacher who lives in the city with his wife and their two, college-aged children. Every month, he puts money into a vacation savings account for the couple's 35th wedding anniversary.

For Charlie, life looks picture perfect. He and his wife are healthy now, but he knows that can change in a heartbeat. If it does that vacation may never happen.

Critical illness can strike anyone, any time. Heart attack. Stroke. Cancer. There is so much to think about – from deciding between treatment options to managing every day needs to maintaining financial stability.

Trustmark Critical Illness insurance can help. It can help you manage your illness, your way. It's that simple.



How does it work?

Trustmark Critical Illness insurance pays a lump-sum cash benefit upon the diagnosis¹ of a covered illness², to help ease not just your financial worries, but your emotional ones too.



What's covered?

- Heart attack
- Stroke
- Invasive cancer (excludes most skin cancer)
- Renal (kidney) failure
- Blindness
- ALS (Lou Gehrig's disease)
- Transplant of a major organ
- Paralysis of at least two limbs
- Carcinoma in situ (25% benefit)³
- Coronary artery bypass surgery (25% benefit)³

¹As defined by policy/group certificate. Most states define eligibility as first diagnosis. First diagnosis means 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. ²Please consult your policy/group certificate for specific covered conditions. ³If 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. ⁴Separation periods between diagnoses may apply. Not available in all states. Except in NH, the Double Benefit rider will be offered in states where the Subsequent Condition Benefit riders are not available. Please consult your policy/group certificate for complete details. ⁵Coronary artery bypass and carcinoma in situ benefit payouts will not reduce any subsequent benefits.

Subsequent condition benefit⁴

Pays a lump-sum cash payment when you are diagnosed¹ with any and every covered condition included in your policy. There are no limits to the number of payouts for each insured family member and no reduction in payouts for later-diagnosed conditions.⁵

How it adds up

Example: \$50,000 Critical Illness Policy

Initial Benefit

Heart attack diagnosis: \$50,000

Subsequent Benefit

Stroke diagnosis: \$50,000

Total Payout

\$100,000

Critical Illness Insurance

(Lump-Sum Critical Illness/Specified Disease Insurance)

Trustmark

INSURANCE COMPANY

PERSONAL. FLEXIBLE. TRUSTED.

100
1913 - 2013
Years
of Trust

Health Screening Benefit

To help you stay well, the Health Screening Benefit pays the cost of one screening test per calendar year (\$50 maximum). Some of the many screening tests covered include:

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

Why buy Trustmark Critical Illness insurance at work?

Portability – You own the policy; so you can take it with you and pay the same premium even if you change jobs or retire.

Payroll deduction – Your premiums are automatically deducted from your paycheck. There are no bills to watch for and no checks to mail. A direct bill option is available when you change jobs or retire.

One-on-one guidance – You get personal assistance with the application process.



Benefits you'll appreciate

Single cash benefit – Choose a benefit from \$5,000 to \$100,000. Benefit amounts vary by state. Pre-existing conditions may apply. Please consult your policy /group certificate for details.

Guaranteed renewable – Guaranteed active coverage for life, as long as premiums are paid on time. Your premium may change if the premium for all policies in your class changes.

Level premiums – Enjoy rates that don't increase because of age.

Hospitalization/treatment – Not required to collect benefit. You receive benefit payment after diagnosis.

Family coverage – Apply for your spouse, children and dependent grandchildren.

Waiver of Premium – Waives premium payments if your doctor determines you are totally disabled.

EZ Value – Automatically increases your benefits to keep pace with your increasing needs, without additional underwriting.

It's your story. Help protect it with Critical Illness insurance.

Trustmark
Voluntary Benefit Solutions[®]
PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best¹
400 Field Drive • Lake Forest, IL 60045
trustmarksolutions.com  

Most insurance policies contain exclusions, limitations and terms for keeping them in force. Your representative will be glad to provide you with costs and complete details. See Plan CACI-82001, HS-12000, WP12000, SC511 and other optional riders for your state and exact terms and provisions.

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 for complete information. Limitations on pre-existing conditions may apply. In NH and NY, this is a specified disease policy. In MA, you must have a health benefit plan in order to purchase this insurance.

¹ 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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