

Critical LifeEvents Insurance (Pretax)

Critical Life EventsSM Insurance from Trustmark

When critical illness touches your life

Trustmark's Critical LifeEventsSM was designed to focus on the many ways critical illness touches your life. Benefits are payable for early identification as well as for later-stage diagnosis. Earlier benefits help provide funds as quickly as possible to help ensure that treatment or preventive measures may stave off late-stage illness. A replenishing annual benefit helps you deal with a new or recurring covered condition. You can use the benefit any way you wish, whether it's for treatment, changes to your home or someone to watch your kids.

How Coverage Works

Your selected base benefit amount becomes your annual maximum that is available each and every calendar year when there's a new diagnosis of a covered critical illness.¹ Depending on the diagnosis you receive, your benefit payment may be 100 percent, 50 percent or 10 percent of your selected benefit amount, not to exceed the annual maximum available.

Healthy Living Rider: including biometric screening, annual screening, preventative service, with additional wellness options

- Routine Services benefit: \$50 payable for covered screenings each calendar year.
- Follow-up Diagnostic Test benefit: \$50 benefit to confirm diagnosis for cancer, coronary artery disease or cerebral vascular disease
- Biometric Screenings benefit: \$25
- Genetic Cancer Test benefit: \$250 benefit due to high risk of, or diagnosis of, cancer. If the genetic test indicates a marker, an additional \$250 is payable for additional counseling.

Covered conditions

(no lifetime maximum on the number of payouts):

- Cancer
- Coronary Artery Disease
- Cerebral Vascular Disease

(illnesses eligible for a benefit once per lifetime):

- Permanent blindness
- Irreversible loss of hearing
- Occupational HIV
- Paralysis due to sickness
- Renal failure
- Organ failure – liver, lungs, pancreas, heart
- Complications of diabetes – lower limb amputation
- Central nervous condition (not previously present and persisting 30 days or longer) – lupus, sarcoid, central nervous infection of the brain
- Complications of diabetes – hospitalization for hyperglycemia, dehydration
- Stem cell/bone marrow transplant

The covered screenings under the Routine Services benefit include:

- Mammography
- Pap smear
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Colonoscopy
- Prostate specific antigen (PSA) test
- Doppler screening for carotids
- EKG/ECG
- CT colonography
- CA 125 blood test
- Whole body skin cancer screening

Benefits You'll Appreciate

Base benefit amount/annual maximum – Choose a benefit that creates your calendar year annual maximum amount available for benefit payouts. Benefit amounts may vary by underwriting conditions. Please consult your policy/group certificate for details.

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

Level premiums & coverage – Enjoy rates that don't increase and benefits that don't decrease because of age.

Access to medical experts – Receive the one-on-one support of Best Doctors[®], a leader in connecting you to the medical information you may need for covered conditions.

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

Portability – Take your coverage with you and pay the same premium even if you change jobs or retire.

Convenient payroll deduction – No checks to write. A direct bill option is available when you change jobs or retire.

Premium rates are assessed based on individual factors and deducted from employee's paycheck pretax on a bi-weekly basis. Schedule an appointment with a Professional Benefits Counselor/Enroller to learn more and determine if **Trustmark's Critical LifeEventsSM** Insurance plan is right for you. Schedule an appointment online at www.myenrollmentschedule.com/lauderdale or by calling **1-866-998-2915**.



¹ A 30-day waiting period may apply before benefits are payable. Pre-existing conditions limitations may apply. Please consult your policy/group certificate for specific covered illnesses and details.

Plan Form CII 214 is underwritten by Trustmark Insurance Company, Lake Forest, Illinois.