

# Critical LifeEvents Insurance (Pretax)

## Critical Life Events<sup>SM</sup> Insurance from Trustmark

### When critical illness touches your life

Trustmark's Critical LifeEvents<sup>SM</sup> 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.<sup>1</sup> 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.

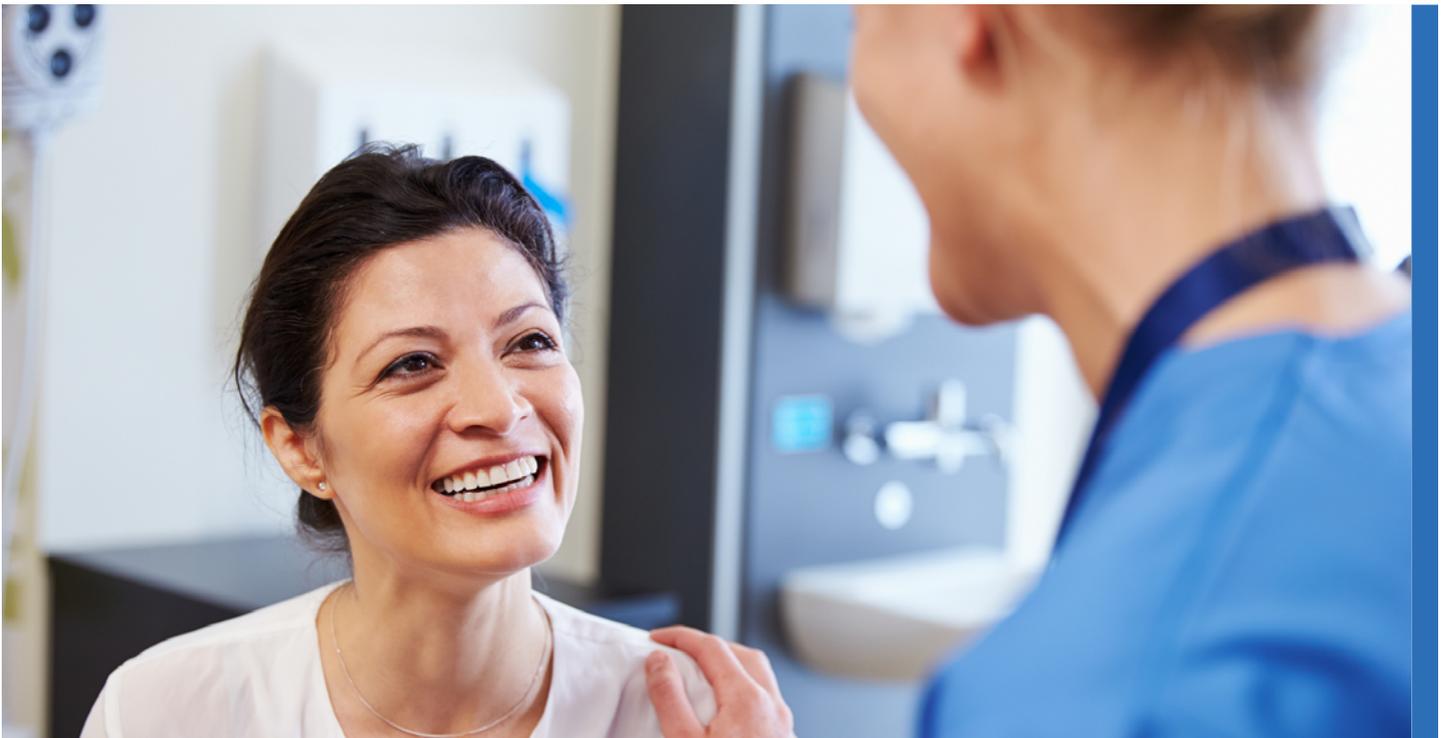
**Access to medical experts** – Receive the one-on-one support of Best Doctors<sup>®</sup>, a leader in connecting you to the medical information you may need for covered conditions.

**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 LifeEvents<sup>SM</sup>** Insurance plan is right for you. Schedule an appointment online at [www.myenrollmentschedule.com/lauderdale](http://www.myenrollmentschedule.com/lauderdale) or by calling **1-866-998-2915**.



*<sup>1</sup> 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.*