

## City of Fort Lauderdale Q&A for Critical Health Events Coverage\*

Question	Answer
How do I submit a CHE Claim?	You must complete a CHE Claim Form. The form can be emailed, faxed, or put into regular mail. In addition, it can be downloaded off of our website, <a href="http://trustmarksolutions.com">http://trustmarksolutions.com</a> . Please follow the directions on the claim form.
What is the Disability Claim FAX number?	1-508-853-2757
Can I email the form to you?	Yes, send to <a href="mailto:VBS_Disability@Trustmarkins.com">VBS_Disability@Trustmarkins.com</a>
Who do I call if I have any questions?	For Claims Customer Service call 877-201-9373.
What is covered?	As further specified within the policy, Cancer, Heart Attack and Stroke are included with your base coverage.
How is the base benefit paid?	Depending on the diagnosis you receive, your benefit amount may be 100%, 50% or 10% of your selected benefit amount, not to exceed the annual maximum benefit. Your selected benefit amount is available each calendar year when there is a new diagnosis of a critical illness.
What is covered under the Specified Illness Rider?	<p>As further specified within the policy, 100% benefit for permanent Blindness, Complications of Diabetes (lower limb amputation), irreversible Loss of Hearing in both ears, Occupational HIV, Paralysis due to sickness, Renal Failure and Major Organ Failure (liver, lungs, pancreas, heart).</p> <p>As further specified within the policy, 50% benefit for Central Nervous Condition (lupus, sarcoid, central nervous infection of the brain not previously present and persisting for more than 30 days).</p> <p>As further specified within the policy, 10% benefit for Complications of Diabetes (necessary hospitalization for hyperglycemia and dehydration) and Stem Cell/Bone Marrow Transplant.</p> <p>Each illness is eligible for a benefit once per lifetime.</p>
Can I keep my policy if I leave my employer?	Yes, your policy is portable and can be taken with you if you change jobs or retire.

\*This information is for general description purposes only. These statements do not amend, modify or supplement the insurance policy. Consult the actual policy for details regarding terms, conditions, coverage, exclusions, and limitations which may apply.