

Critical Illness Insurance

Facing the Future with Confidence



Trustmark's Critical Illness insurance can help you and your family prepare for the future – by helping to protect you against the high costs associated with a critical illness.

Trustmark Voluntary Benefit **Solutions**[®]

BOTSFORD
HOSPITAL



Critical Illness Insurance is intended to provide security for many expenses not covered by basic medical insurance.

Lump Sum Cash Payment to be used as you and your family see fit.

Affordable Premiums with the convenience of payroll deduction.

Coverage That Pays You For Living

Critical Illness Insurance

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If you're like most people, family is your top priority. But, what would happen to you and your family's financial security if you were diagnosed with a critical illness?

Risks are Real

Financial Risk

- More than 50% of all personal bankruptcies in America are due to critical illness¹
- Out-of-pocket medical expenses for Cancer average \$35,000¹

Health Risk

- 1 of every 3 Americans will contract Cancer³
- Every 29 seconds someone suffers a coronary event²
- Every 53 seconds someone suffers a stroke²

Survival is Reality

The Good News

- 64% of those diagnosed with Cancer are expected to survive at least five years³
- 75% of all heart attack victims will survive three years or longer²
- 70% of all stroke victims will be alive three years later²

¹Harvard Study, Illness and Injury as Contributors to Bankruptcy, February 2005

²American Heart Association, 2005 Update

³American Cancer Society, 2005

Experience THE BENEFIT OF TRUSTMARK CRITICAL ILLNESS INSURANCE

Critical Illness insurance provides a substantial cash benefit upon the first diagnosis of covered critical illnesses or conditions to help protect you from the costs associated with them. Your benefit can be used any way you and your family need. The benefit amount is paid in full regardless of any other insurance you may have in force.

It is important you understand the meaning of first diagnosis. First diagnosis means the first time a physician identifies a covered condition from its signs or symptoms. If you have had a diagnosis of a covered condition prior to your Effective Date, you may not be eligible for a benefit.

How Can Benefits Be Used?

The Critical Illness benefit provides security for many expenses not covered by medical insurance such as:

- Family income replacement during recuperation
- Rent or mortgage payment
- College tuition
- Medical insurance co-pays and deductibles
- Child care and housekeeping expenses
- Experimental treatment or drugs

Highlights

- **Guaranteed Renewable.** Coverage remains in force for life, as long as premiums are paid.
- **Take Your Policy With You.** Your policy is yours to keep even if you change jobs or retire.
- **Rates Never Change Due To Age.** Rates do not increase as you age.
- **Affordable.** Premiums start as low as \$3 per week.
- **Simple Application Process.** No physical exam required.
- **Convenient Payroll Deduction.** No bills to watch for or checks to mail.
- **Hospitalization Or Treatment Is Not Required.** When a critical illness is diagnosed you are not required to be hospitalized or get treatment to receive benefit payment.
- **Family Coverage.** You can insure yourself, your spouse, your children and legally dependent grandchildren.
- **EZ Value Option.** Automatically raises your benefit amount to help keep up with increasing needs.



Covered CONDITIONS

- Heart Attack
- Stroke
- Invasive Cancer
- Occupational HIV
- Renal (Kidney) Failure
- Blindness
- ALS (Lou Gehrig's Disease)
- Transplant of a Major Organ
- Paralysis of at Least Two Limbs
- Coronary Artery By-pass Surgery (25% benefit)*
- Carcinoma In Situ (25% benefit)*

Occupational HIV

You are in an industry where many employees face the occupational hazard of contracting HIV daily. This plan includes Occupational HIV as a covered condition to help protect you financially from an accidental exposure from a needle or sharp injury or a mucous membrane exposure to blood or bloodstained bodily fluid while following your normal occupation duties.

An estimated 1,100,000 Americans will have a coronary attack this year.

– American Heart Association, 2005 Update

Over 1.3 million people in the United States will be diagnosed with cancer this year.

– American Cancer Society, 2005

*If the insured receives the one-time 25% benefit for Coronary Artery By-pass Surgery or Carcinoma In Situ, the remaining 75% benefit will be available for a first diagnosis of another covered illness or condition. Coverage for an insured terminates once a full benefit has been paid, or Double Benefit if included.

More BENEFITS

Double Benefit

Critical illness insurance provides a cash payment for peace of mind upon first diagnosis of a covered critical illness. But what happens if you experience a second critical illness? With Double Benefit, your coverage stays in force, and you can receive a second cash payment equal to the first. The second illness must be a different covered condition than the first and must occur at least six months later.

Here's How Double Benefit Works

Example: \$100,000 Critical Illness Policy

Initial Benefit

Insured diagnosed with a heart attack: \$100,000

Double Benefit at 100%

Insured diagnosed with a stroke: \$100,000

Total Payout

\$200,000

In Florida, the Benefit Amount is limited to 50% in the first year.

Optional BENEFITS

□ Health Screening Benefit

This optional benefit pays the cost of one screening test, as defined in the rider, per calendar year (up to \$50 or \$100 maximum) for each insured. 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

There is a 60-day waiting period after the effective date before a test is eligible for reimbursement. For a complete list of covered tests, refer to rider form HS-12000/R for your state.

□ Waiver of Premium

This option waives premium if you are totally disabled as defined in the rider prior to the policy anniversary nearest your 60th birthday.

□ EZ Value

As a hedge against inflation, qualifying employees and family members can sign up for this option which automatically increases your benefit amount on each of the first five policy anniversaries. So, as your income increases, increasing your benefit amount is easy. No additional applications or medical underwriting are necessary.



A diagnosis of cancer changes a person's life. At the onset, it is frightening and confusing, and once the initial shock wears off, many questions arise. Fortunately, with Trustmark's Critical Illness Insurance, you and your family can have peace of mind as you recover, knowing that your critical illness policy is helping to protect you from financial hardship.

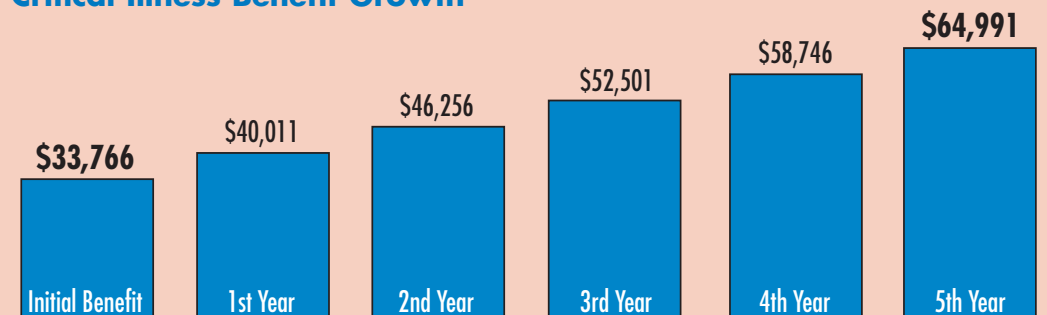
EZ Value

Guaranteed \$1 increase in weekly premium per year for 5 years

Initial Weekly Premium: \$5
Initial Benefit: **\$33,766**
5th Year Renewal Benefit: **\$64,991**

30-Year-Old Non-Tobacco User
Based on Standard Rate Schedule

Critical Illness Benefit Growth



Actual values will vary by insured age, smoker status, benefit selected and current interest rate. (In Florida the Benefit Amount is limited to 50% in first year.)

Limitations AND EXCLUSIONS

Eligibility and insurability requirements must be met by each applicant.

This is limited benefit coverage. In California, Georgia, Massachusetts, New Jersey and Vermont you must have medical coverage in place before you purchase this coverage. This coverage should not replace existing basic medical coverage.

In Florida the benefit amount is limited to 50% for any first diagnosis within the first 12 months following the plan's effective date. Consult your policy for coverage in your state. Most skin cancer is excluded.

Pre-existing Condition Limitation. In most states no benefit will be paid for any condition which begins in the first 12

months after the coverage effective date, if such condition is caused by or results from a pre-existing condition. A pre-existing condition is a sickness or injury for which medical care, diagnosis or advice was received or recommended, or the existence of symptoms which would have caused an ordinarily prudent person to seek medical care, treatment, diagnosis or advice during the 12 months immediately prior to the coverage effective date. Limitation may vary by state. Consult your policy for exact terms.

Critical Illness coverage will terminate:

- 1) following the payment of the critical illness benefit amount, or double benefit if included;
- 2) for nonpayment of premiums; and
- 3) when a covered dependent ceases to be a dependent.

Critical Illness BENEFITS SUMMARY

Employee's Name: _____ Date: _____

Select Type of Coverage	Benefit Amount*	Additional Benefits			
		Double Benefit	Health Screening	EZ Value	Waiver of Premium
<input type="checkbox"/> Employee Only	\$ _____	<input type="checkbox"/> Included in Plan	<input type="checkbox"/> Included in Plan	<input type="checkbox"/> Included in Plan	<input type="checkbox"/> Included in Plan
<input type="checkbox"/> Employee and Spouse		<input type="checkbox"/> Add to Existing Plan	<input type="checkbox"/> Add to Existing Plan	<input type="checkbox"/> Add to Existing Plan	<input type="checkbox"/> Add to Existing Plan
<input type="checkbox"/> Employee & Child(ren)					
<input type="checkbox"/> Employee, Spouse & Child(ren)					
TOTAL PAYROLL DEDUCTION		\$ _____			

*In Florida, the Benefit Amount is limited to 50% in the first year.

Enroll today

It's simple and affordable. Your employer is offering you a special opportunity to sign up for Trustmark's Critical Illness insurance. With portability, simplified underwriting and convenient payroll deduction of your premiums, it's a benefit you can't afford to be without.



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

Committed to honesty,
integrity and ethics

Trustmark Voluntary Benefit Solutions®

Underwritten by Trustmark Insurance Company

400 Field Drive • Lake Forest, IL 60045
www.trustmarksolutions.com

This provides a brief description of your benefits and is not a contract. Benefits, exclusions and limitations may vary by state. See Plan CACI-82001 for your state for exact terms and provisions.