# How Trustmark Critical HealthEvents® benefits are paid



When applying for Trustmark Critical Health Events Coverage, you select a benefit amount. This is the maximum amount you can receive each year in benefits.

Critical HealthEvents pays benefits at either **100%**, **50% or 10%** of that annual maximum, depending on the diagnosis you receive. Payouts per year will not exceed your annual maximum.

# **Example:**

If you collect 10% of your benefit in January, and then receive a diagnosis at the 100% level in September of the same year, your second payment will be 90% of your annual maximum (the entire remaining amount.)

Your benefit isn't "one and done." As long as you have the policy, the benefit will start fresh every year, with no lifetime limit for new diagnoses.

# Benefits payable by diagnosis

## 10% benefit



#### Cancer

- Invasive basal/squamous cell skin cancer
- In situ cancer
- Benign brain, spinal cord and cranial nerve tumors
- Myelodysplastic syndrome



**Coronary artery disease** – initial diagnosis after assessment and recommended treatment



Cerebral vascular disease "ministroke" - Transient Ischemic Attack (TIA) including Reversible Ischemic Neurologic Deficit (RIND)

### 50% benefit



#### Cancer

- Stage 1 melanoma
- Stage 1 or 2 cancers, no lymph node involvement



#### Coronary artery disease -

- Coronary artery obstruction
- Heart attack when clinically diagnosed



### Cerebral vascular disease -

- Stroke with less than 30 days impairment
- Stroke when clinically diagnosed

#### 100% benefit

Stage 3 or higher



### Cancer

- Stage 2 involving lymph nodes
- Melanoma stage 2 or higher
- Stage 1 or higher: pancreas,
- esophagus, leukemia, lung, liver, biliary tract, head and neck, lymphoma, multiple myeloma



Coronary artery disease heart attack



Cerebral vascular disease -

Stroke with at least 30 days impairment

A 30-day waiting period may apply before benefits are payable. Your policy/group certificate will contain specific covered illness and details, including a complete description of benefit provisions, exclusions and limitations.

This piece is intended to accompany form A112-2219 (3-18). It describes benefits of Plan Form CII 214, underwritten by Trustmark Insurance Company, Lake Forest, Illinois, and is subject to policy terms and conditions.

Underwritten by Trustmark Insurance Company Rated A- (EXCELLENT) A.M. Best

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