



Let's talk Life.®

If you were suddenly injured in an accident, faced a critical illness, or died, how would you or your family members manage the expenses of life?

Trustmark Insurance can help.

Critical Illness insurance

Trustmark Critical Illness insurance pays benefits upon the first diagnosis¹ of a covered critical illness². It provides a cash payment for expenses and treatments not covered by most medical plans, and it pays before most high-deductible health plan benefits begin.

Covered Conditions

- Invasive cancer • Heart attack • Stroke
- Renal (kidney) failure • Blindness
- ALS (Lou Gehrig's disease) • Major organ transplant
- Paralysis of at least two limbs
- Coronary artery bypass surgery (25% benefit)
- Carcinoma in situ (25% benefit)

You can use this coverage more than once

Subsequent condition benefit with a recurring condition⁴ Pays a lump-sum cash payment when you are diagnosed¹ with any and every covered condition included in your policy. There are no limits to the number of payouts for each insured family member and no reduction in payouts for later-diagnosed conditions.⁴ Benefits are also payable for recurrence of the same covered condition previously paid under the contract, except for cancer, carcinoma in situ or coronary artery bypass.

Additional Optional Benefits:

- **EZ Value** – Automatically increases your benefits to keep pace with your increasing needs, without additional underwriting.
- **Waiver of Premium** – Waives premium payments if your doctor determines you are totally disabled.
- **Health Screening Benefit** – To help you stay well, the Health Screening Benefit pays the cost of one screening test per calendar year (\$100 maximum).



Universal Life insurance

Trustmark Universal Life insurance is permanent life insurance that helps shield your family from financial hardship if you or your spouse is suddenly out of the picture. It: • Helps provide permanent financial protection

¹ As defined by policy/group certificate. Most states define eligibility as first diagnosis. First diagnosis means the first time a physician identifies a covered condition from its signs or symptoms. If you've been diagnosed with a covered condition prior to having coverage, you may not be eligible for a benefit. ²Please consult

your policy/ group certificate for specific covered conditions. Most skin cancer is excluded. ³Separation periods between diagnoses may apply. ⁴Coronary artery bypass and carcinoma in situ benefit payouts will not reduce any subsequent benefits.

- Is a financial tool that helps you manage life at every stage – from supporting a family to sending your children to college to the need for long-term care
- Builds cash value over time that you can access for life's challenges and life's opportunities

Benefits can be paid as a Death Benefit, as Living Benefits⁴, or as a combination of both.

Trustmark Universal LifeEvents® insurance pays a higher death benefit during your working years when expenses are high and your family needs maximum protection. Then, at age 70 (or 15th policy anniversary, whichever comes later) when your financial needs are lower, your death benefit reduces to one-third the value while the LTC benefit amount continues at the original higher level.

Guaranteed Issue is available to employees ages 18-64 for the lesser of a premium of \$12 per week, or \$200,000 benefit payout.

Additional Optional Benefits:

- **Children's Term Life Insurance** – Covers newborns to age 23 and is convertible to Universal Life insurance
- **EZ Value** – Automatically raises your benefits to keep pace with your increasing needs, without additional underwriting.
- **Waiver of premium** – Waives policy payments if your doctor determines you are totally disabled.

⁴The LTC Benefit is an acceleration of the death benefit and is not Long-Term Care Insurance. It begins to pay after 90 days of confinement or services, and to qualify you must meet conditions of eligibility for benefits. Pre-existing condition limitation may apply. Living Benefits may not be available in all states or may be named differently. Please consult your policy for complete details.

Underwritten by:

INITIAL CARE

Hospital Benefits

Admission Benefit (per admission)	\$1,500
Confinement Benefit (per day up to 365 days)	\$200

ICU Benefit (per day up to 15 days) \$400

Emergency Room Treatment \$200

Ambulance

Ground \$200

Air

\$. \$1,000 **Initial Doctor's Office Visit**

. . . \$100 **Lodging** (per night up to 30 days per accident)

. \$100

Surgery Benefit

Open, abdominal, thoracic \$1,250

Exploratory

\$125 **Blood, Plasma and Platelets**

. \$300

Emergency Dental Benefit

Extraction \$50

Crown \$150

FOLLOW-UP CARE

Accident Follow-up Treatment \$100

Physical Therapy

Up to 6 visits per person per accident \$50

Appliance \$150

Transportation

100+ miles, up to 3 trips \$375

Prosthetic Device or Artificial Limb

More than one \$1,000

One

\$500 **Skin Grafts**25% of burn benefit

ACCIDENTAL DEATH

Employee \$25,000

Spouse¹ \$10,000

Trustmark
INSURANCE COMPANY
PERSONAL. FLEXIBLE. TRUSTED.

100
Years
of Trust

¹ In some states, spouse, domestic partner or civil union partner. Benefits may vary by state. Most benefits are paid once per person per covered accident unless otherwise noted.

Accident Insurance

You do everything you can to keep your family safe, but accidents do happen. When they do, it's good to know you have help to manage the medical costs associated with accidental injuries. Trustmark's Accident insurance helps take care of medical bills, so you can take care of your family. Health screening benefits are payable every year.



ACCIDENT INSURANCE SCHEDULE OF BENEFITS/24-Hour Coverage

Benefit	Amount	Benefit	Amount
Child	\$.5,000	Concussion	\$100
ACCIDENTAL DEATH - COMMON CARRIER		Eye Injury	
Employee	\$.50,000	Requires surgery or removal of foreign body	\$200
Spouse ¹	\$20,000	Herniated Disc	\$600
Child	\$10,000	Loss of Finger, Toe, Hand, Foot or Sight Loss of	
HEALTH SCREENING BENEFIT		both hands, feet, sight of both eyes	\$15,000
One Per Person Per Year	\$100	or any combination of two or more losses	\$7,500
Routine health screening tests		Loss of one hand, foot or sight of one eye	\$1,500
		Loss of two or more fingers, toes or any	\$750
		combination of two or more losses	\$1,500
		of one finger or one toe	\$750
INJURIES		Tendon/Ligament/Rotator Cuff Injury	
Fractures		Repair of more than one	\$1,200
Open reduction	up to \$7,500	Repair of one	\$200
Closed reduction	up to \$3,750	\$800 Exploratory surgery without repair	\$500
Chips	25% of closed amount	Exploratory surgery	\$100
Dislocations		Torn Knee Cartilage	\$500
Open reduction	up to \$4,000	Exploratory surgery	\$100
Closed reduction	up to \$2,000	CATASTROPHIC ACCIDENT	
Laceration		Employee	\$100,000
	up to \$800	Spouse ¹	\$50,000
Burns		Child	\$50,000
Flat amount for:			
3rd degree 35 or more sq. in	\$10,000		
3rd degree 9-34 sq. in	\$1,500		
2nd degree for 36% or more of body	\$750		