

How Critical HealthEventsSM benefits are paid












When applying for Critical HealthEvents, 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	50% benefit	100% benefit
 Cancer <ul style="list-style-type: none">Invasive basal/squamous cell skin cancerIn situ cancerBenign brain, spinal cord and cranial nerve tumorsMyelodysplastic syndrome	 Cancer <ul style="list-style-type: none">Stage 1 melanomaStage 1 or 2 cancers, no lymph node involvement	 Cancer <ul style="list-style-type: none">Stage 3 or higherStage 2 involving lymph nodesMelanoma stage 2 or higherStage 1 or higher: pancreas, esophagus, leukemia, lung, liver, biliary tract, head and neck, lymphoma, multiple myeloma
 Coronary artery disease - initial diagnosis after assessment and recommended treatment	 Coronary artery disease - <ul style="list-style-type: none">Coronary artery obstructionHeart attack when clinically diagnosed	 Coronary artery disease - heart attack
 Cerebral vascular disease "mini-stroke" - Transient Ischemic Attack (TIA) including Reversible Ischemic Neurologic Deficit (RIND)	 Cerebral vascular disease - <ul style="list-style-type: none">Stroke with less than 30 days impairmentStroke when clinically diagnosed	 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.

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