

Taking the lead

Trustmark
Critical LifeEventsSM



*A revolutionary
NEW Critical Illness plan
built by consumers*

Trustmark
Voluntary Benefit Solutions[®]

PERSONAL. FLEXIBLE. TRUSTED.

Paving the path isn't easy. But having the right information to get the path started was essential in our process to build a new, revolutionary Critical Illness (CI) product, Critical LifeEventsSM. This product is like nothing else you will see in the market, and it's not designed to be.



To be a leader, it's necessary to do your research. And what better source than your consumers? After all, if you really want to know what someone wants or needs, you ask them.

So, that's just what we did when developing our new Critical LifeEvents product. We asked and we listened.



We listened and then we built

Through focus groups and nationwide surveys conducted by an outside market research firm during the course of the past three years, we compiled all the individual feedback to develop the one product on the market that does something unique – answers the personal demands of the consumers based on their own feedback.

// By listening to our consumers and paving the path, Trustmark's approach and product features are so revolutionary they're currently patent pending! //

No more guessing

Critical LifeEvents removes the guesswork when it comes to finding coverage that resonates with employees' needs. Reviewing multiple products for the best solution is now a thing of the past, and the spreadsheet is no longer the same. Critical LifeEvents will revolutionize how CI insurance is viewed today.

// More than 83% of consumers chose Trustmark's new CI policy over its top four competitors' products.¹ //

Helping you take the lead

Our research helped us realize that times have changed, and policyholders' needs have changed with them. So we asked:

- Why has CI insurance stayed relatively unchanged since it was introduced to the market?
- Why are one-third of claims in the industry getting denied?²
- Why not reexamine what triggers the types of benefits needed instead of just adding more conditions to the list?
- Why not provide protection for the right conditions and the right kind of benefits across the lifetime of a policyholder?

Critical LifeEvents provides an answer for all these questions and more. It allows you to better educate and offer a CI solution to your clients that answers the demands of consumers based on their own feedback.

// 63% of claim denials are due to conditions not being covered or definitions, which trigger the benefit, not being met.² //



¹Nationwide market research survey of 800 individuals conducted January and February 2014.

²Gen Re. U.S. Critical Illness Insurance Market Survey 2013/2014.

Here's how Critical LifeEvents is a first in the market:



Incorporates more benefits to support prevention.

Critical LifeEvents provides coverage during an individual's journey to try and prevent critical illness from occurring, when possible. It starts by providing comprehensive benefit options available multiple times throughout the year including:

- **Biometric screenings** to help policyholders stay on a healthy path
- **Preventive tests and services** that help detect early signs of diseases such as cancer, cardiovascular disease and cerebrovascular disease
- **Additional follow-up diagnostic tests** recommended after a preventive test or service is complete
- **Genetic testing for policyholders** including a double benefit for those identified with a genetic marker to help pay for additional counseling or treatment needed

Pays a benefit to caregivers.

The first of its kind in the market, Trustmark's caregiver benefit is available to policyholders providing care for an eligible family member. It's easy to claim, which means those in need don't have another stressor on their plate.

The caregiver benefit also includes access to medical experts to help a policyholder understand a diagnosis, receive a second opinion or verify treatment. This was voted as one of the top reasons consumers were interested in a policy, which is why we enhanced our existing Best Doctors® program.

Provides pay out for early identification and early stage diagnosis.

While many products today only focus on late-stage diagnosis coverage for cancer, coronary disease and cerebral vascular disease, Critical LifeEvents also provides benefits for early identification or early stage diagnosis, such as stroke without expectation of permanent impairment, initial diagnosis of coronary artery disease, mini-strokes and benign tumors.

Pays more benefits as a disease progresses.

While prevention is important to help avoid late-stage illness, providing benefits throughout the full scope of the illness, from start to finish, is equally important. This can include a benefit for an early stage or early diagnosis as well as a benefit if the condition progresses.

Obtaining a benefit: Making it simple.

When we asked consumers what they worry about when it comes to receiving payment, here's what they said:

"I need to know I have enough money if an illness occurs."

We now offer a continuous benefit that replenishes every year.

"I want qualifying for a benefit to be simple."

Medical language can be confusing. Cancer is referred to in stages. To the common person, it's not "invasive" or "in-situ." So the benefit amount triggers by stage of cancer in the same manner patients receive their diagnosis to help eliminate confusion and claim denials.

"Don't add too many hoops to jump through."

Like separation periods, for example. These can often lead to confusion or even denials, so Trustmark simply removed them.

"Pay even if I've had this condition before."

Whether the policyholder has been previously diagnosed or not doesn't matter. There's no requirement that our payment be reliant on the first time the policyholder was diagnosed.

What increases a consumer's interest in a policy?³

55% of consumers want a caregiver benefit

54% of consumers want a second opinion service

like Best Doctors



³Nationwide market research survey of 750 individuals conducted January and February 2012.

Waives the premium due to critical illness.

As always, we can waive the total premium including service fees, when applicable, if the policyholder is completely disabled due to total disability.⁴ But now, we can do the same if he or she is diagnosed with a critical illness.⁵

We automatically waive payment for the employee and his or her covered family members for six months once a claim has been approved. This benefit is not available with many carriers, but we want to remove some of the financial burden from our policyholders during this time. It's the right thing to do.

Covers those who need help with daily living activities.

Trustmark's product also offers an Additional Sickness rider, which pays a lump-sum benefit when a policyholder needs help with at least two or more activities of daily living (ADLs) as a result of a sickness. The policyholder can receive these benefits, no matter what condition he or she may be experiencing.

Offers protection from other conditions not commonly found in CI insurance, including diabetes.

There are plenty of things that happen in life that can push a policyholder on the path to a serious health episode, such as central nervous conditions, complications from diabetes, and stem cell and bone marrow transplants. Critical LifeEvents provides coverage for these conditions among others not commonly found in CI policies.



// 73% of consumers who said they needed CI insurance indicated that waiving premiums during time of illness would increase their interest in buying a policy.⁶ //

Lead the way. Change the conversation.

Trustmark listened and developed a solution for our policyholders because we wanted to be that shining light during troubling or uncertain times. We wanted to be that check in the mail, guidance to find a second opinion or encouragement to get preventive tests to help fight against illness.

Changing how the industry views, sells and compares CI products is necessary to provide the best protection to policyholders. Revisiting claim denials and what triggers a benefit should be the priority. Adding more conditions to the "other conditions" list won't solve the problem, as less than 10 percent actually use them.⁷ Adding a broader benefit for the conditions that happen most will help minimize claim denials.

We can help you educate your clients about what their employees really want; a plan that won't leave them wandering when times get tough. Lead your clients to the best solution with Critical LifeEvents. We've already paved the path.

**We didn't want to follow the leader.
We wanted to be the leader.**

⁴Total disability is a person who is completely disabled for a continuous six months, and is not able to work for pay or profit. Premium will be waived until age 70 as long as total disability continues.

⁵Critical illness is a person diagnosed with Cancer, Coronary Disease or Cerebral Vascular Diseases at a critical or severe level benefit under the Plan. The premium is automatically waived for six months before it is resumed.

⁶Nationwide market research survey of 750 individuals conducted January and February 2012.

⁷Gen Re. U.S. Critical Illness Insurance Market Survey 2012/2013.

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

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