



Trustmark Critical HealthEvents® - Group insurance

Providing a financial cushion so you can focus on getting well.



A critical illness, like heart attack or stroke, can be hard on your health. It can also be a huge and **unexpected financial challenge**.

Medical insurance pays your doctor for treatment, but it may not cover all your expenses. Trustmark Critical HealthEvents® insurance **pays you cash directly** when you are diagnosed with a covered illness – use that cash for **whatever you need**. It's additional support when you need it most, and can be a lifeline to help **ease your recovery journey**.

Why Trustmark Critical HealthEvents?

1. It's added **peace of mind** for you and your family, knowing you're **prepared for the hidden costs** of a serious illness.
2. Your benefits can help pay for copays and deductibles, additional treatment, travel, help around the house or remodeling, bills or **anything else**.
3. You can collect benefits for **earlier stages and early identification** of critical illnesses, as well as for more advanced conditions.
4. Coverage **isn't one-and-done**: Critical HealthEvents **continues to provide protection** even after you collect a benefit.



Voluntary Benefits

Trustmark
benefits beyond benefits

Covered Conditions and Benefits Payable

Your benefits are paid at **100%, 50% or 10%** of your benefit amount, depending on the diagnosis you receive:

100% benefit

Cancer

- Stage 3 or higher of any cancer
- Stage 2 involving lymph nodes
- Stage 2 or higher: melanoma
- Stage 1 or higher: pancreas, liver, lung, esophagus, leukemia, biliary tract, head and neck, lymphoma, multiple myeloma

Coronary artery disease

- Heart attack
- Sudden cardiac arrest

Cerebral vascular disease

- Stroke with at least 30 days impairment

End-stage renal failure and major organ failure

- When dialysis or kidney transplant is needed
- Failure of the liver, lung, pancreas or heart

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
- Thoracic, aorta or valve surgery

Cerebral vascular disease

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

10% benefit

Cancer

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

Coronary artery disease

- Initial diagnosis after assessment and recommended treatment
- Pulmonary embolism
- Pulmonary fibrosis

Cerebral vascular disease

- Transient ischemic attack (TIA)
- Reversible ischemic neurologic deficit (RIND)

Specified Illness Benefit expands the list of covered conditions. Each specified illness is eligible for a benefit once per covered person:

100% benefit

- Permanent blindness
- Complications of diabetes – lower limb amputation
- Irreversible loss of hearing
- Occupational HIV
- Paralysis
- Lou Gehrig's disease (ALS)

50% benefit

- Central nervous conditions, such as lupus, sarcoidosis, encephalitis
- Neurologic diseases, such as Huntington's disease, multiple sclerosis, Parkinson's disease
- Dementia, such as Alzheimer's disease
- Mental health conditions, such as severe major depressive disorder, severe bipolar I disorder, obsessive-compulsive disorder, schizophrenia

10% benefit

- Complications of diabetes – hospitalization for hyperglycemia, dehydration
- Stem cell/bone marrow transplant
- Acute respiratory distress syndrome
- Coma
- Epilepsy
- Rheumatoid arthritis
- Type 1 diabetes
- Post-traumatic stress disorder (PTSD)

Additional Value-Adding Benefits

Wellness Benefit – Get paid a benefit just for taking steps to help yourself stay well! Your Wellness Benefit **pays you cash** directly when you get certain screening tests or other wellness exams. Each covered person can collect a benefit **once per year** in each of these categories:

Routine Visit Benefit – Payable for any of the following:

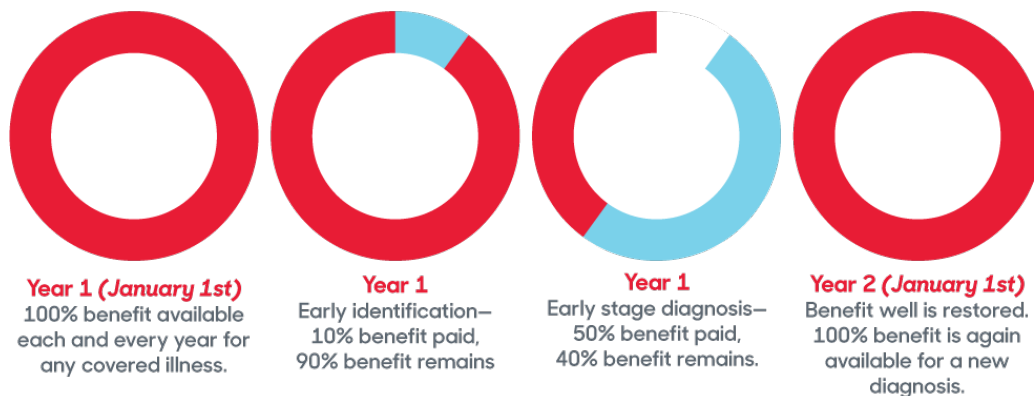
- Routine physical
- Sports physical
- Biometric screening
- Immunization
- Vision test
- Blood test for triglycerides
- Fasting blood glucose test
- Lipid panel
- Low-dose mammography or routine mammogram
- Pap smear (for women over age 18)
- Chest x-ray
- Invasive colonoscopy
- Noninvasive colon screening, including CT colonoscopy
- Electrocardiogram (EKG/ECG)
- Human papillomavirus (HPV) vaccination
- Serum cholesterol test for HDL and LDL

You can file a claim for your Wellness benefits 24/7 at TrustmarkVB.com.

A complete schedule of benefits and payout amounts will be included in your certificate.

Plan Features

Annually Restoring Benefit – Each calendar year, your **full benefit amount** is restored. There is **no lifetime maximum**. Even if you collect 100% of your benefit in one year, your full benefit will be available again on January 1 of the next year, for a **new diagnosis or recurrence** of a previously diagnosed condition.



Automatic Acceptance – No health questions to answer, and you can't be turned down for coverage based on your health.

Family Coverage – Coverage is available for employees, their spouses, their children and their financially dependent grandchildren.

Renewability and Portability – You can keep your coverage as long as your premiums are paid. If you leave your employer or retire, you can still keep your plan on a direct-bill basis.

You can manage your coverage or easily file online claims 24/7 at [TrustmarkVB.com!](https://TrustmarkVB.com)

NOTE: If you have previously elected Trustmark critical illness coverage, your existing policy may differ from what is described here.

*This is a brief description of benefits under forms CII 820 and CII 820 C MET. **This critical illness/specified disease insurance certificate provides supplemental health insurance coverage, which pays a limited, lump-sum benefit for specified diseases only.** It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It does not provide comprehensive medical coverage. It is not intended to pay all medical costs associated with the specified diseases and is not designed to provide coverage for other medical conditions or illnesses. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Coverage issued may differ from what is described here; your certificate and outline of coverage, if applicable, will contain complete information. Separation periods and limitations on pre-existing conditions may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. For exact costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and Trustmark Critical HealthEvents are registered trademarks of Trustmark Insurance Company.*

¹An AM Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A (3rd out of 13 possible ratings ranging from A++ to Suspended).

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Trustmark Critical HealthEvents® - Group insurance

Rates for J M Smith Corporation

Maximum Guaranteed Issue Benefit Amounts	
Employee	\$30,000
Spouse	50% of Employee benefit amount
Child	25% of Employee benefit amount

Employee must be covered in order to cover spouse and/or children.

Monthly Rates (assumes deductions of 12 times per year)					
Uni-Tobacco Rates: Employee Issue Ages / Benefit Amount					
Employee - Only	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
< 36	\$12.25	\$16.45	\$20.65	\$24.85	\$29.05
36 - 40	\$15.45	\$21.25	\$27.05	\$32.85	\$38.65
41 - 45	\$19.35	\$27.10	\$34.85	\$42.60	\$50.35
46 - 50	\$24.65	\$35.05	\$45.45	\$55.85	\$66.25
51 - 55	\$30.75	\$44.20	\$57.65	\$71.10	\$84.55
56 - 60	\$40.35	\$58.60	\$76.85	\$95.10	\$113.35
61 - 65	\$54.85	\$80.35	\$105.85	\$131.35	\$156.85
66 - 70	\$78.75	\$116.20	\$153.65	\$191.10	\$228.55
71 - 75	\$108.35	\$160.60	\$212.85	\$265.10	\$317.35
> 75	\$147.15	\$218.80	\$290.45	\$362.10	\$433.75
Employee + Spouse	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
< 36	\$19.75	\$25.85	\$31.95	\$38.05	\$44.15
36 - 40	\$24.75	\$33.35	\$41.95	\$50.55	\$59.15
41 - 45	\$31.05	\$42.80	\$54.55	\$66.30	\$78.05
46 - 50	\$39.75	\$55.85	\$71.95	\$88.05	\$104.15
51 - 55	\$49.75	\$70.85	\$91.95	\$113.05	\$134.15
56 - 60	\$65.55	\$94.55	\$123.55	\$152.55	\$181.55
61 - 65	\$88.45	\$128.90	\$169.35	\$209.80	\$250.25
66 - 70	\$125.55	\$184.55	\$243.55	\$302.55	\$361.55
71 - 75	\$170.35	\$251.75	\$333.15	\$414.55	\$495.95
> 75	\$227.45	\$337.40	\$447.35	\$557.30	\$667.25
Employee + Child(ren)	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
< 36	\$19.93	\$25.23	\$30.53	\$35.83	\$41.13
36 - 40	\$23.03	\$29.88	\$36.73	\$43.58	\$50.43
41 - 45	\$27.03	\$35.88	\$44.73	\$53.58	\$62.43
46 - 50	\$32.33	\$43.83	\$55.33	\$66.83	\$78.33
51 - 55	\$38.43	\$52.98	\$67.53	\$82.08	\$96.63
56 - 60	\$48.03	\$67.38	\$86.73	\$106.08	\$125.43
61 - 65	\$62.43	\$88.98	\$115.53	\$142.08	\$168.63
66 - 70	\$86.43	\$124.98	\$163.53	\$202.08	\$240.63
71 - 75	\$116.03	\$169.38	\$222.73	\$276.08	\$329.43
> 75	\$154.73	\$227.43	\$300.13	\$372.83	\$445.53
Family	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000
< 36	\$29.27	\$36.72	\$44.17	\$51.62	\$59.07
36 - 40	\$34.27	\$44.22	\$54.17	\$64.12	\$74.07
41 - 45	\$40.57	\$53.67	\$66.77	\$79.87	\$92.97
46 - 50	\$49.27	\$66.72	\$84.17	\$101.62	\$119.07
51 - 55	\$59.37	\$81.87	\$104.37	\$126.87	\$149.37
56 - 60	\$75.07	\$105.42	\$135.77	\$166.12	\$196.47
61 - 65	\$97.97	\$139.77	\$181.57	\$223.37	\$265.17
66 - 70	\$135.07	\$195.42	\$255.77	\$316.12	\$376.47
71 - 75	\$179.87	\$262.62	\$345.37	\$428.12	\$510.87
> 75	\$236.97	\$348.27	\$459.57	\$570.87	\$682.17

Note: For Issue Age Rates, your rates will not increase due to age.

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CHE-G J M Smith Corporation 09/29/2023