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

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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 tumors
- 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

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

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

Benefits for New & Recurring Conditions – Your coverage continues even after you collect a benefit. You're eligible for a payment for **each and every covered condition** in your policy. There's also no reduction in payout if you've previously collected a partial benefit. You can even collect a full benefit again if the **same condition comes back** after six months or more.

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!

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.*

[1]An 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 D).

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Products underwritten by Trustmark Insurance Company. Rated A (EXCELLENT) AM Best[1]

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Trustmark Critical HealthEvents® Insurance - Group

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Prairie City Monroe CSD

Effective Date: 07/01/2025

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State: IA
Trustmark Critical HealthEvents® - Group Insurance

	Benefit Amount
	Plan 1 - CI & Cancer
Cancer Benefits	
Multiple Myeloma	100%
Leukemia	100%
Cancer - Stage 1 or Higher by location	100%
Stage 2 with Lymph Node Involvement, or Any Stage 3 or 4 of Any Cancer	100%
Melanoma Stage 2 or Higher	100%
Melanoma Stage 1	50%
Stage 1 or 2 of Any Localized Cancer Without Lymph Node Involvement	50%
Invasive Squamous or Basal Cell Skin Cancer	10%
In Situ Cancers	10%
Benign Tumors of the Central Nervous System	10%
Myelodysplastic Syndrome	10%
Critical Illness Benefits	
Heart Attack	100%
Sudden Cardiac Arrest	100%
Thoracic Aorta or Valve Surgery	50%
Heart Attack (Clinically Diagnosed)	50%
Coronary Artery Obstruction	50%
Pulmonary Fibrosis	10%
Pulmonary Embolism	10%
Initial Diagnosis of Coronary Artery Disease	10%
Stroke Benefits	
Stroke with At Least 30 Days Impairment	100%
Stroke (Clinically Diagnosed)	50%
Transient Ischemic Attack (TIA) or Reversible Ischemic Neurologic Deficit (RIND)	10%
Other Critical Illness Benefits	
End-Stage Renal Failure	100%
Major Organ Failure	100%

Trustmark Critical HealthEvents® Insurance - Group

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Prairie City Monroe CSD | Effective Date: 07/01/2025

	Benefit Amount
	Plan 1 - CI & Cancer
Specified Illness Benefits	
Permanent Blindness	100%
Complications of Diabetes Requiring Lower-Limb Amputation	100%
Irreversible Loss of Hearing	100%
Occupational Human Immunodeficiency Virus (HIV)	100%
Lou Gehrig's Disease (ALS)	100%
Permanent Paralysis	100%
Central Nervous Conditions - such as Lupus, Sarcoid, Central Nervous Infection of the Brain	50%
Type 1 Diabetes	10%
Dementia (e.g., Alzheimer's Disease)	50%
Neurologic Diseases - Huntington’s Disease, Myasthenia Gravis, Multiple Sclerosis, Parkinson’s Disease	50%
Rheumatoid Arthritis	10%
Acute Respiratory Distress Syndrome	10%
Coma	10%
Epilepsy	10%
Complications of Diabetes Requiring Hospitalization - Hyperglycemia, Dehydration	10%
Stem Cell/Bone Marrow Transplant	10%
Wellness Benefit(s)	
Routine Visit - Employee	$50
Routine Visit - Spouse	$50
Routine Visit - Child	$50

*Wellness Benefit Routine Visit:
Plan 1 - CI & Cancer: No Waiting Period, 1 Day, Proof of Loss Not Required, Immunizations Included, Vision Included, Sport and Routine Physicals Included

The proposed rates for this product include a bundling discount of 10%. Eligibility for the bundling discount is contingent on employer committing to offer a minimum of 4 Trustmark products to its employees, of which one product must be Universal Life or Trustmark Life+Care. If employer commits to a number of Trustmark products below said minimum, the bundling discount shall be removed and the rates will be adjusted accordingly.

Non-Tobacco Rates
Mode: 12
Benefit Amount: $10,000
Plan Description: Plan 1 - CI & Cancer

Attained Age	Employee	Employee + Spouse	Employee + Children	Family
18 - 25	$ 5.16	$ 8.63	$ 8.92	$ 13.34

Trustmark
benefits beyond benefits

Prairie City Monroe CSD

Effective Date: 07/01/2025

Attained Age	Employee	Employee + Spouse	Employee + Children	Family
26 - 30	$ 5.16	$ 8.63	$ 8.92	$ 13.34
31 - 35	$ 5.16	$ 8.63	$ 8.92	$ 13.34
36 - 40	$ 7.46	$ 11.93	$ 11.22	$ 16.64
41 - 45	$ 10.26	$ 16.33	$ 14.02	$ 21.04
46 - 50	$ 14.56	$ 23.03	$ 18.32	$ 27.64
51 - 55	$ 20.26	$ 32.43	$ 24.12	$ 37.14
56 - 60	$ 27.86	$ 44.93	$ 31.62	$ 49.64
61 - 65	$ 38.76	$ 62.53	$ 42.52	$ 67.24
66 - 70	$ 54.36	$ 87.03	$ 58.22	$ 91.74
71 - 75	$ 78.56	$ 124.23	$ 82.32	$ 128.94
>75	$ 112.76	$ 175.03	$ 116.52	$ 179.74

Tobacco Rates
Mode: 12
Benefit Amount: $10,000
Plan Description: Plan 1 - CI & Cancer

Attained Age	Employee	Employee + Spouse	Employee + Children	Family
18 - 25	$ 5.66	$ 9.43	$ 9.42	$ 14.14
26 - 30	$ 5.66	$ 9.43	$ 9.42	$ 14.14
31 - 35	$ 5.66	$ 9.43	$ 9.42	$ 14.14
36 - 40	$ 9.06	$ 14.63	$ 12.82	$ 19.34
41 - 45	$ 13.96	$ 22.33	$ 17.72	$ 27.04
46 - 50	$ 22.06	$ 35.53	$ 25.82	$ 40.14
51 - 55	$ 34.16	$ 55.43	$ 38.02	$ 60.14
56 - 60	$ 50.66	$ 82.53	$ 54.42	$ 87.24
61 - 65	$ 75.36	$ 122.93	$ 79.12	$ 127.64
66 - 70	$ 109.76	$ 177.63	$ 113.52	$ 182.34
71 - 75	$ 149.46	$ 240.83	$ 153.22	$ 245.54
>75	$ 188.16	$ 299.73	$ 191.92	$ 304.44

Non-Tobacco Rates
Mode: 12
Benefit Amount: $20,000
Plan Description: Plan 1 - CI & Cancer

Attained Age	Employee	Employee + Spouse	Employee + Children	Family
18 - 25	$ 8.16	$ 13.03	$ 12.62	$ 18.64
26 - 30	$ 8.16	$ 13.03	$ 12.62	$ 18.64

Prairie City Monroe CSD | Effective Date: 07/01/2025

Attained Age	Employee	Employee + Spouse	Employee + Children	Family
31 - 35	$ 8.16	$ 13.03	$ 12.62	$ 18.64
36 - 40	$ 12.76	$ 19.63	$ 17.22	$ 25.24
41 - 45	$ 18.36	$ 28.43	$ 22.82	$ 34.04
46 - 50	$ 26.96	$ 41.83	$ 31.42	$ 47.24
51 - 55	$ 38.36	$ 60.63	$ 43.02	$ 66.24
56 - 60	$ 53.56	$ 85.63	$ 58.02	$ 91.24
61 - 65	$ 75.36	$ 120.83	$ 79.82	$ 126.44
66 - 70	$ 106.56	$ 169.83	$ 111.22	$ 175.44
71 - 75	$ 154.96	$ 244.23	$ 159.42	$ 249.84
>75	$ 223.36	$ 345.83	$ 227.82	$ 351.44

Tobacco Rates
Mode: 12
Benefit Amount: $20,000
Plan Description: Plan 1 - CI & Cancer

Attained Age	Employee	Employee + Spouse	Employee + Children	Family
18 - 25	$ 9.16	$ 14.63	$ 13.62	$ 20.24
26 - 30	$ 9.16	$ 14.63	$ 13.62	$ 20.24
31 - 35	$ 9.16	$ 14.63	$ 13.62	$ 20.24
36 - 40	$ 15.96	$ 25.03	$ 20.42	$ 30.64
41 - 45	$ 25.76	$ 40.43	$ 30.22	$ 46.04
46 - 50	$ 41.96	$ 66.83	$ 46.42	$ 72.24
51 - 55	$ 66.16	$ 106.63	$ 70.82	$ 112.24
56 - 60	$ 99.16	$ 160.83	$ 103.62	$ 166.44
61 - 65	$ 148.56	$ 241.63	$ 153.02	$ 247.24
66 - 70	$ 217.36	$ 351.03	$ 221.82	$ 356.64
71 - 75	$ 296.76	$ 477.43	$ 301.22	$ 483.04
>75	$ 374.16	$ 595.23	$ 378.62	$ 600.84

Non-Tobacco Rates
Mode: 12
Benefit Amount: $30,000
Plan Description: Plan 1 - CI & Cancer

Attained Age	Employee	Employee + Spouse	Employee + Children	Family
18 - 25	$ 11.16	$ 17.43	$ 16.32	$ 23.94
26 - 30	$ 11.16	$ 17.43	$ 16.32	$ 23.94
31 - 35	$ 11.16	$ 17.43	$ 16.32	$ 23.94

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benefits beyond benefits

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Attained Age	Employee	Employee + Spouse	Employee + Children	Family
36 - 40	$ 18.06	$ 27.33	$ 23.22	$ 33.84
41 - 45	$ 26.46	$ 40.53	$ 31.62	$ 47.04
46 - 50	$ 39.36	$ 60.63	$ 44.52	$ 66.84
51 - 55	$ 56.46	$ 88.83	$ 61.92	$ 95.34
56 - 60	$ 79.26	$ 126.33	$ 84.42	$ 132.84
61 - 65	$ 111.96	$ 179.13	$ 117.12	$ 185.64
66 - 70	$ 158.76	$ 252.63	$ 164.22	$ 259.14
71 - 75	$ 231.36	$ 364.23	$ 236.52	$ 370.74
>75	$ 333.96	$ 516.63	$ 339.12	$ 523.14

Tobacco Rates
Mode: 12
Benefit Amount: $30,000
Plan Description: Plan 1 - CI & Cancer

Attained Age	Employee	Employee + Spouse	Employee + Children	Family
18 - 25	$ 12.66	$ 19.83	$ 17.82	$ 26.34
26 - 30	$ 12.66	$ 19.83	$ 17.82	$ 26.34
31 - 35	$ 12.66	$ 19.83	$ 17.82	$ 26.34
36 - 40	$ 22.86	$ 35.43	$ 28.02	$ 41.94
41 - 45	$ 37.56	$ 58.53	$ 42.72	$ 65.04
46 - 50	$ 61.86	$ 98.13	$ 67.02	$ 104.34
51 - 55	$ 98.16	$ 157.83	$ 103.62	$ 164.34
56 - 60	$ 147.66	$ 239.13	$ 152.82	$ 245.64
61 - 65	$ 221.76	$ 360.33	$ 226.92	$ 366.84
66 - 70	$ 324.96	$ 524.43	$ 330.12	$ 530.94
71 - 75	$ 444.06	$ 714.03	$ 449.22	$ 720.54
>75	$ 560.16	$ 890.73	$ 565.32	$ 897.24