

**TRUSTMARK INSURANCE COMPANY**  
400 Field Drive, Lake Forest, Illinois 60045

**CANCER  
PROTECTION CERTIFICATE  
SUPPLEMENTAL COVERAGE**

**OUTLINE OF COVERAGE  
RETAIN FOR YOUR RECORDS**

Policy Form: CACIM-82001C  
Policy Title: Cancer Protection Certificate

- (1) **NOTICE** -- This certificate is designed only as a supplement to a comprehensive health insurance certificate and should not be purchased unless you have this underlying coverage. It should not be purchased by persons covered by Medicaid.
- (2) **READ THE CERTIFICATE CAREFULLY** -- This outline of coverage provides a very brief description of the important features of the certificate. Please note that this outline is not intended to be a part of the insurance contract. Only the actual certificate provisions are final and binding. The certificate itself sets forth in detail your rights and obligations as well as those of the insurance company. PLEASE READ THE CERTIFICATE CAREFULLY!
- (3) **CANCER PROTECTION COVERAGE** -- Certificates of this category are designed to provide, to persons insured, restricted coverage that pays benefits ONLY when certain losses occur as a result of the following Cancers:
  - Invasive Cancer
  - Carcinoma In Situ

**BENEFITS** -- The Certificate will pay the benefit amount when a First Diagnosis Invasive Cancer or Carcinoma In Situ is made by a physician after the effective date. There are no deductible or copayment provisions.

A Partial Benefit Amount shown on the Schedule is payable for a Covered Person for a First Diagnosis of Carcinoma In Situ

- (4) **LIMITATIONS** -- The certificate does not pay benefits for any other Invasive Cancer or Carcinoma In Situ not specified in the policy.
- (5) **EXCLUSIONS**

**No benefits will be paid for:**

A diagnosis made prior to the effective date;  
Any disease, sickness or incapacity not specified in the certificate;  
Basal cell carcinoma and squamous cell carcinoma of the skin; or  
Melanoma that is diagnosed as Clarke's level I or II or Breslow's classification less than 0.75mm;  
Premalignant tumors or polyps;  
Sickness caused by alcohol, drugs, narcotics, or hallucinogens not prescribed by a physician, or not used in the manner prescribed by the physician;

More than one First Diagnosis occurrence after the effective date, except as otherwise specified in the Certificate;

Any Invasive Cancer or Carcinoma In Situ resulting from:

Self-Inflicted injury, while sane or insane;

The covered person's commission of, or attempt to commit, a felony;

The covered person engaging in an illegal occupation;

War or act of war, declared or undeclared;

The covered person's participation in a riot.

(6) **PRE-EXISTING CONDITION LIMITATION**

No benefit amount or partial benefit amount will be paid for any condition caused by or resulting from a pre-existing condition which begins in the first twelve (12) months after the covered person's coverage effective date.