

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

**CRITICAL ILLNESS  
PROTECTION POLICY  
SUPPLEMENTAL COVERAGE**

**OUTLINE OF COVERAGE  
RETAIN FOR YOUR RECORDS**

Policy Form: CACIIND-82001P  
Policy Title: Critical Illness Protection Policy

- (1) **NOTICE** -- This policy is designed only as a supplement to a comprehensive health insurance policy and should not be purchased unless you have this underlying coverage. It should not be purchased by persons covered by Medicaid.
- (2) **READ THE POLICY CAREFULLY** -- This outline of coverage provides a very brief description of the important features of the policy. Please note that this outline is not intended to be a part of the insurance contract. Only the actual policy provisions are final and binding. The policy itself sets forth in detail your rights and obligations as well as those of the insurance company. **PLEASE READ THE POLICY CAREFULLY!**
- (3) **CRITICAL ILLNESS PROTECTION COVERAGE** -- Policies 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 Critical Illnesses:
  - Amyotrophic Lateral Sclerosis (ALS) (Lou Gehrig's Disease)
  - Blindness
  - Coronary Artery Bypass Surgery
  - Heart Attack
  - Paralysis of at least Two Limbs
  - Stroke
  - Renal Failure
  - Transplant of a Major Organ

**BENEFITS** -- The Policy will pay the benefit amount when a first diagnosis of Critical Illness is made by a physician after the effective date. There are no deductible or copayment provisions.

- (4) **LIMITATIONS** -- The policy does not pay benefits for any other Critical Illness 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 policy;
- Sickness caused by alcohol, drugs, narcotics, or hallucinogens not prescribed by a physician, or not used in the manner prescribed by the physician;
- Transient Ischemic Attacks;
- Any Critical Illness resulting from:
  - Intentionally self-Inflicted injury, while sane or insane;
  - The covered person engaging in illegal activities;
  - War or act of war, declared or undeclared.

(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.