

Security. Financial protection. Peace of mind.

Critical Illness Plan

For businesses with five to 50 employees

A LITTLE PEACE OF MIND GOES A LONG WAY.

Offer your employees a Starmark Critical Illness plan and help them when they need it most. Through a lump-sum payment, the plan can help employees pay for expenses such as family earnings replacement, experimental treatment, childcare, health insurance deductibles, copays, travel expenses and more.

Employee Coverage

Select the lifetime maximum benefit amount that best suits your employees' needs:

- \$25,000
- \$50,000

Dependent Coverage

You may also choose to offer critical illness coverage to dependents of covered employees:

Spouse (through age 69) \$10,000
Child(ren) \$5,000

Note: Newborns are automatically covered for the first 45 days. To continue coverage, written notice of the birth of a child must be received during that time frame.

Plan Features

- Available to groups with five to 50 employees
- Coverage can be issued for employees age 18 through 69
- No deductible to pay
- Hospitalization and treatment are not required to collect the benefit
- No benefit reduction due to increased age: Full benefits are payable at all ages, including insureds over 70 who may be at greater risk for critical illnesses
- Employer contribution must be 100 percent

Covered Conditions

Starmark provides a lump-sum benefit for the following conditions:

- ALS (Lou Gehrig's Disease)
- Blindness
- Carcinoma in situ (25%)¹
- Coronary artery bypass surgery (25%)¹
- Heart attack
- Invasive cancer
- Kidney failure
- Major organ transplant
- Melanoma diagnosed as Clarke's level III or higher
- Occupational HIV²
- Paralysis of two or more limbs
- Stroke

¹ If the insured receives the one-time 25 percent benefit for carcinoma in situ or coronary artery bypass surgery, the remaining 75 percent benefit will be available for a first diagnosis of another covered condition.

² Individuals who face the occupational hazard of contracting HIV daily, such as healthcare workers, police and firefighters, are covered.

Definitions

“First diagnosis” means:

1. The first time a physician identifies a critical illness or cancer from the signs or symptoms.
and
2. A diagnosis of critical illness or cancer based on generally accepted principles of medicine in the U.S. at the time the diagnosis is made.

“Carcinoma in situ” means:

1. A cancer that is in the natural or normal location and is restricted to the site of origin without invasion of neighboring tissues.
and
2. A diagnosis of carcinoma in situ based on pathological diagnosis.

“Invasive cancer” means:

1. A malignant tumor characterized by the abnormal and uncontrolled growth and spread of malignant cells and the invasion of local or distant tissue.
and
2. A diagnosis of malignancy established by a pathological or clinical diagnosis.

Eligibility

Eligibility and insurability requirements must be met by each applicant.

Exclusions and Limitations

No benefits are payable for expenses caused by, resulting from or incurred for:

- A diagnosis made prior to the effective date, or during the 30-day waiting period following the effective date³
- Sickness caused by alcohol, drugs, narcotics, or hallucinogens not prescribed by a physician, or not used in the manner prescribed by the physician
- Any disease, sickness or incapacity not specified as a covered condition in the Certificate of Insurance
- More than one first diagnosis after the 30-day waiting period following the effective date
- Occupational Human Immunodeficiency Virus (HIV) resulting from a needle stick or sharp injury, or a mucous membrane exposure to blood or bloodstained bodily fluid, which occurred prior to the effective date of coverage; HIV contracted on a nonoccupational basis
- Basal cell carcinoma and squamous cell carcinoma of the skin
- Melanoma that is diagnosed as Clarke’s level I or II, or Breslow’s classification less than 0.75mm
- Premalignant tumors or polyps
- Transient ischemic attacks, reversible ischemic neurological deficit, and attacks of vertebrobasilar ischemia
- Balloon angioplasty, laser relief or other like procedures
- Any invasive cancer, carcinoma in situ or critical illness resulting from: acts of war; participation in a riot; commission of or attempt to commit a felony; engaging in an illegal occupation; suicide, attempted suicide or intentional self-inflicted injury, if not the result of a medical condition

³ A waiting period does not apply in Arizona or Indiana.

This is a limited, specified disease plan.

The information contained in this product brochure is a general description of features, benefits, requirements and restrictions of Trustmark Life Insurance Company policy number MP/PR-M.404. Please refer to the Certificate of Insurance for more details. Plans administered by Starmark are fully insured by Trustmark Life Insurance Company. Plan availability and/or coverage may vary by state.

Starmark’s sole focus is providing a flexible healthcare benefits portfolio and unparalleled personal service to small businesses with two to 50 employees. By offering HSA-compatible health plans and nationwide network access, plus cutting-edge resources such as seamless HRA administration, easy and innovative paperless employee enrollment and valuable online healthcare decision support tools, Starmark continues to be a distinguished leader in small group healthcare benefits.



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