Accident Insurance

Trustmark
INSURANCE COMPANY
PERSONAL. FLEXIBLE. TRUSTED.

100 1913 - 2013 Years of Trust

Every life has a story.

You have a picture of the way you want your life to go.

Now imagine if something happens that not only changes your picture, it changes your life story.

That's when Trustmark Accident insurance can help. It can help you live your story, your way – even when unexpected accidents get in the way.

Sometimes life can take a tumble.

You do everything you can to keep your family safe, but accidents do happen. When they do, it's good to know you have help to manage the unexpected bills that come with them.

Trustmark Accident insurance is designed to cover unexpected expenses that result from all kinds of accidents, even sports-related and household ones.[1] It provides cash benefits to cover things your health insurance doesn't, such as:

- Deductibles
- Co-payments
- Transportation and lodging costs
- Everyday bills and more

What's more, your benefits come directly to you without any restrictions on how you can use them. You can't predict when unexpected accidents will happen, but you can help protect your family from the expenses accidents bring with them.

Trustmark Accident insurance provides a financial cushion to help you take care of bills, so you can take care of each other. It's that simple.

Why do you need it?

Take a moment, now, to think about life as you know it. Then ask yourself this: If you were suddenly injured in an accident, how would you manage the expenses of life during your recovery?

- How often are children injured in accidents?
- How much would a trip to the emergency room cost you?
- Would you want to ensure you and your family get the best care available?

[1]Please consult your policy/group certificate for exclusions, limitations and policy details.

Think About It

About 42.2 million visits to hospital emergency rooms in the United States were injury related.[2]

[2] National Center for Health Statistics, February 2011

Accident Insurance Provides 24-hour Coverage[3] with benefits for:

Hospital Admission
Hospital Confinement[4]
Hospital Intensive Care Unit[4]
Emergency Room Treatment

- **Initial Care Benefits:** Physician visit, ambulance, emergency room treatment, hospital benefits, lodging, blood, surgery, emergency dental
- **Injury Benefits:** Burn; concussion; dislocation; eye injury; fracture; herniated disc; laceration; loss of finger, toe, hand, foot, sight; tendon, ligament, rotator cuff injury; torn knee cartilage
- **Follow-up Care Benefits:** Physical therapy, appliances, prosthetic device, artificial limb, skin graft, transportation

[3]Please refer to Schedule of Benefits for benefit amounts and covered conditions for your state. [4]Hospital Confinement and ICU Benefits cannot be paid at the same time. Benefit amount payable may vary by state.

Benefits you'll appreciate

- Benefits paid directly to you without any restrictions on how you can use them.
- Benefits are paid to you regardless of any other coverage you have.
- **Guaranteed Issue –** There are no medical questions you'll have to answer, but your spouse or domestic partner must answer a disability question.
- **Guaranteed Renewable –** Renewable as long as premiums are paid.
- **Level Premiums and Benefits –** Rates don't increase and benefits don't decrease because of age.
- **Family Coverage –** Apply for your spouse, children, and dependent grandchildren.
- **Portability –** Take your coverage with you and pay the same premium. It's yours to keep even if you change jobs or retire.
- **Convenient Payroll Deduction –** No bills to watch for. No checks to mail. A direct bill option is available when you change jobs or retire.

It's your story. Help protect it with Accident insurance.

Trustmark
Voluntary Benefit Solutions
PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best[1]
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trustmarksolutions.com

THIS IS A LIMITED POLICY

This brochure provides a brief description of benefits and is not a contract. Plan availability and/or coverage, benefits, definitions, exclusions and limitations may vary by state. See Plan A-607, HS-12000, WB607 and other optional riders for your state for exact terms and provisions. This is an Accident only policy/group certificate with limited benefits and does not pay benefits for diseases, sickness or for loss from sickness. This is not a Worker's Compensation Policy nor a Medicare policy. Benefits are supplemental and not intended to cover all medical expenses. In MA, this health plan alone does not meet Minimum Creditable Coverage standards and will not satisfy the individual mandate that you have health insurance. In WY, this policy/group certificate does not contain comprehensive adult wellness benefits as defined by state law.

[1]An A.M. 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- (4th out of 16 possible ratings ranging from A++ to Suspended).

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Schedule of Benefits[1]

Accident Insurance Provides 24-Hour Coverage

Benefit	Amount
Initial Care	
Hospital Benefits	
Admission Benefit (per admission)	**$2,000**
Confinement Benefit (per day up to 365 days)	**$400**
ICU Benefit (per day up to 15 days)	**$600**
Emergency Room Treatment	**$200**
Ambulance	
Ground	**$200**
Air	**$1,000**
Initial Doctor's Office Visit	**$100**
Lodging (per night up to 30 days per accident)	**$200**
Surgery Benefit	
Open, abdominal, thoracic	**$2,000**
Exploratory	**$200**
Blood, Plasma and Platelets	**$600**
Emergency Dental Benefit	
Extraction	**$100**
Crown	**$300**
Follow-Up Care	
Accident Follow-Up Treatment	**$100**
Physical Therapy	
Up to six visits per person per accident	**$50**
Appliance	**$200**
Transportation	
100+ miles, up to three trips	**$475**
Prosthetic Device or Artificial Limb	
More than one	**$2,000**
One	**$1,000**
Skin Grafts	**25% of applicable burn benefit**
Accidental Death	
Employee	**$50,000**
Spouse[3]	**$20,000**
Child	**$10,000**
Accidental Death – Common Carrier	
Employee	**$100,000**
Spouse[3]	**$40,000**
Child	**$20,000**

Benefit	Amount
Injuries	
Fractures	
Open reduction	**Up to $10,000**
Closed reduction	**Up to $5,000**
Chips	**25% of applicable closed reduction**
Dislocations	
Open reduction	**Up to $8,000**
Closed reduction	**Up to $4,000**
Laceration	**Up to $800**
Burns	
Flat amount for:	
Third-degree 35 or more sq. in.	**$15,000**
Third-degree 9-34 sq. in.	**$2,250**
Second-degree for 36% or more of body	**$1,125**
Concussion	**$200**
Eye Injury	
Requires surgery or removal of foreign body	**$400**
Herniated Disc	**$800**
Loss of Finger, Toe, Hand, Foot or Sight	
Loss of both hands, feet, sight of both eyes or any combination of two or more losses	**$15,000**
Loss of one hand, foot or sight of one eye	**$7,500**
Loss of two or more fingers, toes or any combination of two or more losses	**$1,500**
Loss of one finger or one toe	**$750**
Tendon/Ligament/Rotator Cuff Injury	
Repair of more than one	**$1,200**
Repair of one	**$800**
Exploratory surgery without repair	**$200**
Torn Knee Cartilage	**$1000**
Exploratory surgery	**$200**
Health Screening Benefit	
One Per Person Per Year	**$100**
Routine health screening tests	

[1]Benefits are payable only as the result of a covered accident. Benefits may vary by state and additional benefits may be available in some states. Most benefits are paid once per person per covered accident unless otherwise noted. [3]In some states, spouse, domestic partner or civil union partner.