

Let's talk life.®



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.<sup>1</sup> 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?

<sup>1</sup>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.<sup>2</sup>

<sup>2</sup> National Center for Health Statistics, February 2011



## Accident Insurance Provides Non-Occupational Coverage<sup>3</sup> with benefits for:

Hospital Admission  
Hospital Confinement<sup>4</sup>  
Hospital Intensive Care Unit<sup>4</sup>  
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

<sup>3</sup>Please refer to Schedule of Benefits for benefit amounts and covered conditions for your state. <sup>4</sup>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<sup>®</sup>**

PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company

Rated A- (EXCELLENT) A.M. Best<sup>1</sup>

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#### **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, LCWP-501 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.

<sup>1</sup>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<sup>1</sup>

## Accident Insurance Provides Non-Occupational Coverage<sup>2</sup>

Benefit	Amount
<b>Initial Care</b>	
<b>Hospital Benefits</b>	
Admission Benefit (per admission)	\$1,500
Confinement Benefit (per day up to 365 days)	\$200
ICU Benefit (per day up to 15 days)	\$400
<b>Emergency Room Treatment</b>	<b>\$200</b>
<b>Ambulance</b>	
Ground	\$200
Air	\$1,000
<b>Initial Doctor's Office Visit</b>	<b>\$100</b>
<b>Lodging</b> (per night up to 30 days per accident)	<b>\$100</b>
<b>Surgery Benefit</b>	
Open, abdominal, thoracic	\$1,250
Exploratory	\$125
<b>Blood, Plasma and Platelets</b>	<b>\$300</b>
<b>Emergency Dental Benefit</b>	
Extraction	\$50
Crown	\$150
<b>Follow-Up Care</b>	
<b>Accident Follow-Up Treatment</b>	<b>\$100</b>
<b>Physical Therapy</b>	
Up to six visits per person per accident	\$50
<b>Appliance</b>	<b>\$150</b>
<b>Transportation</b>	
100+ miles, up to three trips	\$375
<b>Prosthetic Device or Artificial Limb</b>	
More than one	\$1,000
One	\$500
<b>Skin Grafts</b>	<b>25% of applicable burn benefit</b>
<b>Accidental Death</b>	
Employee	\$25,000
Spouse <sup>3</sup>	\$10,000
Child	\$5,000
<b>Accidental Death – Common Carrier</b>	
Employee	\$50,000
Spouse <sup>3</sup>	\$20,000
Child	\$10,000
<b>Catastrophic Accident</b>	
Employee	\$100,000
Spouse <sup>3</sup>	\$50,000
Child	\$50,000

Benefit	Amount
<b>Injuries</b>	
<b>Fractures</b>	
Open reduction	Up to \$7,500
Closed reduction	Up to \$3,750
Chips	25% of applicable closed reduction
<b>Dislocations</b>	
Open reduction	Up to \$4,000
Closed reduction	Up to \$2,000
<b>Laceration</b>	<b>Up to \$800</b>
<b>Burns</b>	
Flat amount for:	
Third-degree 35 or more sq. in.	\$10,000
Third-degree 9-34 sq. in.	\$1,500
Second-degree for 36% or more of body	\$750
<b>Concussion</b>	<b>\$100</b>
<b>Eye Injury</b>	
Requires surgery or removal of foreign body	\$200
<b>Herniated Disc</b>	<b>\$600</b>
<b>Loss of Finger, Toe, Hand, Foot or Sight</b>	
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
<b>Tendon/Ligament/Rotator Cuff Injury</b>	
Repair of more than one	\$1,200
Repair of one	\$800
Exploratory surgery without repair	\$200
<b>Torn Knee Cartilage</b>	<b>\$500</b>
Exploratory surgery	\$100
<b>Health Screening Benefit</b>	
<b>One Per Person Per Year</b>	<b>\$100</b>
Routine health screening tests	

<sup>1</sup>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. <sup>2</sup>Injuries related to the insured's job and covered by worker's compensation do not qualify for this coverage. <sup>3</sup>In some states, spouse, domestic partner or civil union partner.