



Trustmark Accident Insurance

Coverage for when life takes a tumble.

Helping you prepare for the unexpected

Accidents happen. And medical insurance deductibles are going up, which can make **sudden expenses** like the medical costs associated with an accidental injury harder for your family to deal with.

Trustmark Accident insurance pays **cash directly to you** for treatment for covered accidents. The plan pays **regardless of other coverage** you have, and there are **no restrictions** on how you may use the money.

With Accident insurance, you can worry less about your bills, and **focus on recovering.**

Accident sample rates

The chart below lists sample weekly rates across all Trustmark plans nationwide, which vary by benefit amounts payable.

Covered person(s)	Rates
Employee	from \$2.28 - \$5.39
Employee + Spouse	from \$3.29 - \$8.01
Employee + Child(ren)	from \$4.95 - \$10.15
Family	from \$5.96 - \$12.77

Sample rates are shown for illustrative purposes only. Rates may vary by state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

Benefits for injury and care

Accident insurance pays based on your injury and the care you receive. Benefits are included for medical services, including:



- Hospital admissions
- Ambulance transport
- Physical therapy
- Prosthetic devices or artificial limbs
- Skin grafts

... and for covered injuries, like:

- Fractures
- Dislocations
- Burns
- Concussion
- Amputations

These are just examples. A complete schedule of benefits will be listed in your policy.

Accident insurance pays you directly

Trustmark Accident insurance can be used any way you like, to help you pay for things like:

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

Accident insurance offers **24-hour coverage for certain accidental injuries**, as well as for medical care and equipment to treat them.

Your affordable rate isn't based on your age - and it will **never increase** for as long as you have the policy.

See reverse for more information on Accident insurance from Trustmark Insurance Company.



Are you prepared to deal with an injury?



About **40 million** visits to the US emergency rooms each year are injury-related.¹

¹ National Center for Health Statistics, 2014.

Additional advantages

- **Apply for coverage for family members:** spouse, children, and dependent grandchildren.
- There are **no medical questions to enroll**, though spouses will need to answer a disability question if they choose to enroll.
- **Keep your coverage if you leave your job** with no change in premium or benefits.
- **Convenient payroll deduction**, or pay via direct bill, bank draft or credit card if you leave your employer.

More flexible features



- **Get paid** for health screening tests.
- **Receive a lump sum payment** in the event of the death of an insured person by a covered accident.

A waiting period may apply before benefits are payable. Feature availability may vary by state.

**You care.
We listen.**

This is a brief description of benefits under A-607 and applicable riders WB-607, HS-12000R, and LCWP-5/01. This is an accident only policy with limited benefits and does not pay benefits for diseases, sickness, or for loss from sickness. This is not a workers' compensation policy or a substitute for medical expense insurance, major medical insurance or a health benefit plan alternative. It is also not a Medicare Supplement policy. Please refer to your policy/group certificate and outline of coverage, if applicable, for complete information. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, visit [www.trustmarksolutions.com/disclosures/ACC/\(A112-2216-ACC\)](http://www.trustmarksolutions.com/disclosures/ACC/(A112-2216-ACC)).

²An 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).

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best²
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Schedule of Benefits¹

Accident Insurance Provides 24-Hour Coverage

Benefit	Amount
Initial Care	
Hospital Benefits	
Admission Benefit (per admission)	\$2,250
Confinement Benefit (per day up to 365 days)	\$500
ICU Benefit (per day up to 15 days)	\$600
Emergency Room Treatment	\$250
Ambulance	
Ground	\$600
Air	\$2,500
Initial Doctor's Office Visit	\$150
Lodging (per night up to 30 days per accident)	\$200
Surgery Benefit	
Open, abdominal, thoracic	\$2,500
Exploratory	\$250
Blood, Plasma and Platelets	\$600
Emergency Dental Benefit	
Extraction	\$150
Crown	\$450
Follow-Up Care	
Accident Follow-Up Treatment	\$150
Physical Therapy	
Up to six visits per person per accident	\$75
Appliance	\$225
Transportation	
100+ miles, up to three trips	\$600
Prosthetic Device or Artificial Limb	
More than one	\$2,000
One	\$1,000
Skin Grafts	25% of applicable burn benefit
Accidental Death	
Employee	\$100,000
Spouse ³	\$40,000
Child	\$20,000
Accidental Death – Common Carrier	
Employee	\$200,000
Spouse ³	\$80,000
Child	\$40,000

Benefit	Amount
Injuries	
Fractures	
Open reduction	Up to \$12,500
Closed reduction	Up to \$6,250
Chips	25% of applicable closed reduction
Dislocations	
Open reduction	Up to \$8,000
Closed reduction	Up to \$4,000
Laceration	Up to \$1,200
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	\$1,000
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	\$30,000
Loss of one hand, foot or sight of one eye	\$15,000
Loss of two or more fingers, toes or any combination of two or more losses	\$3,000
Loss of one finger or one toe	\$1,500
Tendon/Ligament/Rotator Cuff Injury	
Repair of more than one	\$1,800
Repair of one	\$1,200
Exploratory surgery without repair	\$300
Torn Knee Cartilage	\$1,000
Exploratory surgery	\$200
Health Screening Benefit	
One Per Person Per Year	\$100
Routine health screening tests	

¹Benefits 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. ³In some states, spouse, domestic partner or civil union partner.

Get Paid for Common Preventive Tests



Voluntary Benefits

The way people pay for their healthcare is changing. Many employers are offering new and different health insurance plans, including high-deductible options. Whatever you choose, the Health Screening Benefit included in your Trustmark plan can pay you for getting one screening test per calendar year.

Here's how it works: when you file a claim for one of the screening tests listed below, Trustmark will send you a check even if your insurance covers these tests at no cost as part of your employee wellness program. No waiting period from the effective date of this benefit.

- Fasting blood glucose test
- Blood test for triglycerides
- Serum cholesterol test to determine levels of HDL and LDL
- Routine mammogram
- Breast ultrasound
- Pap smear (for women over age 18)
- Prostate Specific Antigen (PSA) for prostate cancer
- Colonoscopy
- Flexible sigmoidoscopy
- Cardiac stress test
- Bone marrow testing
- Chest x-ray
- Hemoccult stool specimen
- CA 15-3 blood test for breast cancer
- CA 125 blood test for ovarian cancer
- CEA blood test for colon cancer
- Serum Protein Electrophoresis (SPEP) blood test for myeloma
- Thermography



File Your Claim

To file a claim, simply visit the following website: www.TrustmarkVB.com/claims and click "Go to Online Claims."

After entering your information, click on "File a New Claim," type in what test or service you had and select "Health & Wellness Benefits" to start your claim. You may also call **877.201.9373** for any questions about claims.

During enrollment, a benefit counselor will be available to answer any additional questions you may have. If you have questions after you receive your policy, call us at **800.918.8877**.



**You care.
We listen.**

Health Screening Rider HS-12000/R is a part of Critical Illness Insurance Plan Form CACI-82001 and Accident Insurance Plan Form A-607, underwritten by Trustmark Insurance Company, Lake Forest, Illinois. Please see your Rider and Rider Schedule for your state for exact terms, provisions, exclusions and limitations that apply.

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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400 Field Drive • Lake Forest, IL 60045

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