

Let's talk life.®



Accident Insurance

**Trustmark**  
INSURANCE COMPANY  
PERSONAL. FLEXIBLE. TRUSTED.



# 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.



*Think About It  
About 42.2 million visits to hospital emergency rooms in the United States were injury related.<sup>1</sup>*

<sup>1</sup>National Center for Health Statistics, February 2011

## 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>2</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.

<sup>2</sup>Please consult your policy/group certificate for exclusions, limitations and policy details.

## 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?

# Schedule of Benefits<sup>1</sup>

## Accident Insurance Provides 24-Hour Coverage

Benefit	Amount
<b>Initial Care</b>	
<b>Hospital Benefits</b>	
Admission Benefit (per admission)	\$1,000
Confinement Benefit (per day up to 365 days)	\$200
ICU Benefit (per day up to 15 days)	\$400
<b>Emergency Room Treatment</b>	\$150
<b>Ambulance</b>	
Ground	\$100
Air	\$500
<b>Initial Doctor's Office Visit</b>	\$50
<b>Lodging</b> (per night up to 30 days per accident)	\$100
<b>Surgery Benefit</b>	
Open, abdominal, thoracic	\$1,000
Exploratory	\$100
<b>Blood, Plasma and Platelets</b>	\$300
<b>Emergency Dental Benefit</b>	
Extraction	\$50
Crown	\$150
<b>Follow-Up Care</b>	
<b>Accident Follow-Up Treatment</b>	\$50
<b>Physical Therapy</b>	
Up to six visits per person per accident	\$25
<b>Appliance</b>	\$100
<b>Transportation</b>	
100+ miles, up to three trips <sup>3</sup>	\$300
<b>Prosthetic Device or Artificial Limb</b>	
More than one	\$1,000
One	\$500
<b>Skin Grafts</b>	25% of burn benefit
<b>Accidental Death</b>	
Employee	\$25,000
Spouse <sup>4</sup>	\$10,000
Child	\$5,000
<b>Accidental Death – Common Carrier</b>	
Employee	\$50,000
Spouse <sup>4</sup>	\$20,000
Child	\$10,000
<b>Catastrophic Accident</b>	
Employee	\$100,000
Spouse	\$50,000
Child	\$50,000

Benefit	Amount
<b>Injuries</b>	
<b>Fractures</b>	
Open reduction	up to \$5,000
Closed reduction	up to \$2,500
Chips	25% of closed amount
<b>Dislocations</b>	
Open reduction	up to \$4,000
Closed reduction	up to \$2,000
<b>Laceration</b>	
	\$25-\$400
<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>	
	\$100
<b>Eye Injury</b>	
Requires surgery or removal of foreign body	\$200
<b>Herniated Disc</b>	
	\$400
<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	\$600
Repair of one	\$400
Exploratory surgery without repair	\$100
<b>Torn Knee Cartilage</b>	
Exploratory surgery	\$500
	\$100
<b>Wellness Benefit<sup>5</sup></b>	
<b>Two per person/10 per family annually</b>	\$50
Routine physicals, immunizations and health screening tests. 60-day waiting period applies in most states.	

<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>3</sup>In CT, no mileage limitation. <sup>4</sup>In some states, spouse, domestic partner or civil union partner. <sup>5</sup>Wellness benefit not available in CT, KS, MN, NH and NY.



## 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** – Rates don't increase 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

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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, 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.

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