



Trustmark Accident - Group Insurance

Coverage for when life takes a tumble.



Accidents happen. And the sudden **out-of-pocket costs** associated with them can be pricey.

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

Why Trustmark Accident?

1. Helps **pay for what health insurance might not**, like copays and deductibles, and can also help with your everyday bills.
2. **Peace of mind** for your active lifestyle: having a slip-up won't break the bank.
3. After an accident, you can **focus less on your wallet** and more on your recovery.
4. You can get affordable coverage for your **entire family**, including active kids.

Cash Benefits for Injuries and Services

Accident insurance offers **24-hour coverage** for a wide array of covered **accidental injuries** and related **services**, including but not limited to:

Initial Care

- Hospital admissions and stays
- Ambulance transport
- Emergency room visits
- X-rays and diagnostic tests
- Initial doctor's office visit
- Surgeries
- Lodging and transportation

Injuries

- Fractures (broken bones)
- Dislocations
- Lacerations
- Burns
- Concussions
- Tendon/ligament injuries
- Eye injuries
- Emergency dental

Voluntary Benefits



Follow-Up Care

- Follow-up visits
- Physical therapy
- Appliances (e.g.: crutches or knee scooter)
- Prosthetics and artificial limbs

Benefits paid will depend upon the type of injury/injuries suffered and services received. A complete schedule of benefits and payout amounts will be included in your certificate.

Additional Value-Adding Benefits

Accidental Death Benefit – Provides an **additional benefit for an accidental death** that occurs within 90 days of a covered accident. The benefit doubles if the death is due to a common carrier – a paid form of public transportation operating on a regular schedule.

Catastrophic Accident Benefit – Pays a benefit that can help with the transitional period following a **catastrophic loss**: for example, the loss of use of both arms or both legs, or total blindness.

Plan Features

Automatic Acceptance – No health questions to answer, and you can't be turned down for coverage based on your health.

Family Coverage – Coverage is available for employees, their spouses, their children and their financially dependent grandchildren.

Renewability and Portability – You can keep your coverage as long as your premiums are paid. If you leave your employer or retire, you can still keep your plan on a direct-bill basis.

**You can manage your coverage or easily file online claims 24/7
at TrustmarkVB.com!**

NOTE: If you have previously elected Trustmark accident coverage, your existing policy may differ from what is described here.

This is a brief description of benefits under forms AO 620 C and AO 620 C MET. This is accident-only coverage 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. Coverage issued may differ from what is described here; your certificate and outline of coverage, if applicable, will contain complete information. Elimination periods may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. For exact costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® is a registered trademark of Trustmark Insurance Company.

²An AM 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 (3rd out of 16 possible ratings ranging from A++ to Suspended).

ACC-G_24_ADB_CAT



Trustmark Accident - Group insurance

Benefits

24 Hour Coverage

Hospital Care Benefits		Amount	Dislocation Benefits continued		Amount
Hospital First Day Stay Benefit		\$1,000	Open Reduction		
Hospital First Day Stay Benefit - ICU		\$1,000	Hip		\$4,000
Hospital Daily Stay Benefit		\$100	Knee		\$2,000
Hospital Daily Stay Benefit - ICU		\$100	Ankle Bone or Bones of the Foot (Other Than Toes)		\$1,600
Inpatient Rehabilitation Benefit		\$100	Collarbone (Sternoclavicular)		\$1,000
Blood Plasma Platelets Benefit		\$200	Lower Jaw		\$600
Coma Benefit		\$5,000	Shoulder (Glenohumeral)		\$600
Pain Management/Epidural Benefit		\$50	Elbow		\$600
			Wrist		\$600
			Bone or Bones of the Hand (Other than Fingers)		\$600
			Collarbone (Acromioclavicular and Separation)		\$200
			One Toe or One Finger		\$200
Initial Care Benefits		Amount	Fracture Benefits		Amount
Initial Doctor's Office Benefit		\$100	Closed Reduction		
Urgent Care Benefit		\$100	Skull (Depressed)		\$3,750
Emergency Room Treatment Benefit		\$200	Skull (Simple, Non-depressed)		\$1,500
Ambulance Benefit - Air		\$400	Hip / Thigh		\$2,250
Ambulance Benefit - Ground		\$200	Body of Vertebrae		\$1,200
Major Diagnostic Testing Benefit		\$200	Pelvis		\$1,200
X-Ray Benefit		\$100	Leg		\$1,200
			Bones of Face or Nose		\$525
			Upper Jaw		\$525
			Upper Arm		\$525
			Lower Jaw		\$450
			Shoulder Blade, Collarbone, Sternum		\$450
			Vertebral Processes		\$450
			Forearm, Hand		\$450
			Wrist		\$450
			Kneecap		\$450
			Foot (Except Toes)		\$450
			Ankle		\$450
			Rib		\$375
			Coccyx		\$300
			Finger, Toe		\$75
			Chip Fracture		
			Percent of Closed Benefit		25%
			Open Reduction		
			Skull (Depressed)		\$4,000
			Skull (Simple, Non-depressed)		\$3,000
			Hip / Thigh		\$4,000
			Body of Vertebrae		\$2,400
			Pelvis		\$2,400
			Leg		\$2,400
			Bones of Face or Nose		\$1,050

(Continued)

Injuries Benefits	Amount
Burn Benefit	
2nd Degree < 9% BSA	\$100
2nd Degree 9% - 18% BSA or 3rd Degree < 9% BSA	\$500
2nd Degree > 18% BSA or 3rd Degree 9%-18% BSA	\$500
3rd Degree > 18% BSA	\$500
Skin Graft Benefit	25%
Concussion Benefit	\$100
Emergency Dental Benefit - Crown	\$150
Emergency Dental Benefit - Extraction	\$50
Eye Injury Benefit	\$100
Laceration Benefit	
Not Requiring Repair	\$50
Less Than 2 in Partial Dislocation	\$50
2 in - 6 in	\$50
Greater Than 6 in	\$50
Traumatic Brain Injury Benefit	\$150

Dislocation Benefits	Amount
Closed Reduction	
Hip	\$2,000
Knee	\$1,000
Ankle Bone or Bones of the Foot (Other Than Toes)	\$800
Collarbone (Sternoclavicular)	\$500
Lower Jaw	\$300
Shoulder (Glenohumeral)	\$300
Elbow	\$300
Wrist	\$300
Bone or Bones of the Hand (Other than Fingers)	\$300
Collarbone (Acromioclavicular and Separation)	\$100
One Toe or One Finger	\$100
Partial Dislocation	
Percent of Closed Benefit	25%

Fracture Benefits continued	Amount
Upper Jaw	\$1,050
Upper Arm	\$1,050
Lower Jaw	\$900
Shoulder Blade, Collarbone, Sternum	\$900
Vertebral Processes	\$900
Forearm, Hand	\$900
Wrist	\$900
Kneecap	\$900
Foot (Except Toes)	\$900
Ankle	\$900
Rib	\$750
Coccyx	\$600
Finger, Toe	\$150

Accidental Death and Catastrophic Benefits	Amount
Accidental Death Benefit - Employee	\$40,000
Accidental Death Benefit - Spouse	\$10,000
Accidental Death Benefit - Child	\$5,000
Accidental Death Benefit Common Carrier - Employee	\$80,000
Accidental Death Benefit Common Carrier - Spouse	\$20,000
Accidental Death Benefit Common Carrier - Child	\$10,000
Catastrophic Accident Benefit - Employee	\$50,000
Catastrophic Accident Benefit - Spouse	\$25,000
Catastrophic Accident Benefit - Child	\$25,000

This is a brief description of benefits under forms AO 620 C and AO 620 C MET. Sample rates are shown for illustrative purposes only; rates may vary. An application for insurance must be completed to obtain coverage. Benefit amounts shown are samples and not a guarantee. Benefit amount payable varies by injury/service and may vary by state. Benefits are payable only as the result of a covered accident. Most benefits are paid once per person per covered accident according to the provisions of the certificate. Your certificate will contain a complete schedule. Coverage issued may differ from what is described here; your certificate and outline of coverage, if applicable, will contain complete information. Elimination periods may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. For exact costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® is a registered trademark of Trustmark Insurance Company. NOTE: If you have previously elected Trustmark accident coverage, your existing policy may differ from what is described here.