



# 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.*

*<sup>2</sup>An 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 (3<sup>rd</sup> 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
Follow-Up Care Benefits	Amount		
Accident Follow-Up Treatment Benefit	\$50	Bones of Face or Nose	\$525
Therapy Benefit (Includes Chiropractic & Acupuncture)	\$30	Upper Jaw	\$525
Appliance Benefit - Major	\$125	Upper Arm	\$525
Appliance Benefit - Minor	\$75	Lower Jaw	\$450
Prosthetic Device or Artificial Limb Benefit - Single	\$500	Shoulder Blade, Collarbone, Sternum	\$450
Prosthetic Device or Artificial Limb Benefit - Multiple	\$1,000	Vertebral Processes	\$450
TrekCheck - Lodging	\$100	Forearm, Hand	\$450
TrekCheck - Transportation	\$300	Wrist	\$450
Surgical Care Benefits	Amount		
Arthroscopic Surgery	\$750	Kneecap	\$450
Cranial Surgery	\$2,000	Foot (Except Toes)	\$450
Hernia Surgery	\$750	Ankle	\$450
Herniated Disc Surgery	\$750	Rib	\$375
Open Abdominal and Thoracic Surgery	\$2,000	Coccyx	\$300
Open Abdominal or Thoracic Surgery Exploratory	\$200	Finger, Toe	\$75
Tendon/Ligament/Rotator Cuff Surgery (> 1)	\$1,200	Chip Fracture	25%
Tendon/Ligament/Rotator Cuff Surgery (1)	\$800	Percent of Closed Benefit	
Tendon/Ligament/Rotator Cuff Surgery Exploratory	\$200	Open Reduction	
Torn Knee Cartilage	\$1,000	Skull (Depressed)	\$4,000
Torn Knee Cartilage Exploratory	\$200	Skull (Simple, Non-depressed)	\$3,000
Other (General Anesthesia)	\$500	Hip / Thigh	\$4,000
Other (Conscious Sedation)	\$200	Body of Vertebrae	\$2,400
		Pelvis	\$2,400
		Leg	\$2,400
		Bones of Face or Nose	\$1,050

(Continued)

<b>Injuries Benefits</b>	<b>Amount</b>	<b>Fracture Benefits continued</b>	<b>Amount</b>
Burn Benefit		Upper Jaw	\$1,050
2nd Degree < 9% BSA	\$100	Upper Arm	\$1,050
2nd Degree 9% - 18% BSA or 3rd Degree < 9% BSA	\$500	Lower Jaw	\$900
2nd Degree > 18% BSA or 3rd Degree 9%-18% BSA	\$500	Shoulder Blade, Collarbone, Sternum	\$900
3rd Degree > 18% BSA	\$500	Vertebral Processes	\$900
Skin Graft Benefit	25%	Forearm, Hand	\$900
Concussion Benefit	\$100	Wrist	\$900
Emergency Dental Benefit - Crown	\$150	Kneecap	\$900
Emergency Dental Benefit - Extraction	\$50	Foot (Except Toes)	\$900
Eye Injury Benefit	\$100	Ankle	\$900
Laceration Benefit		Rib	\$750
Not Requiring Repair	\$50	Coccyx	\$600
Less Than 2 inPartial Dislocation	\$50	Finger, Toe	\$150
2 in - 6 in	\$50		
Greater Than 6 in	\$50		
Traumatic Brain Injury Benefit	\$150		
<b>Dislocation Benefits</b>	<b>Amount</b>	<b>Accidental Death and Catastrophic Benefits</b>	<b>Amount</b>
Closed Reduction		Accidental Death Benefit - Employee	\$40,000
Hip	\$2,000	Accidental Death Benefit - Spouse	\$10,000
Knee	\$1,000	Accidental Death Benefit - Child	\$5,000
Ankle Bone or Bones of the Foot (Other Than Toes)	\$800	Accidental Death Benefit Common Carrier - Employee	\$80,000
Collarbone (Sternoclavicular)	\$500	Accidental Death Benefit Common Carrier - Spouse	\$20,000
Lower Jaw	\$300	Accidental Death Benefit Common Carrier - Child	\$10,000
Shoulder (Glenohumeral)	\$300	Catastrophic Accident Benefit - Employee	\$50,000
Elbow	\$300	Catastrophic Accident Benefit - Spouse	\$25,000
Wrist	\$300	Catastrophic Accident Benefit - Child	\$25,000
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%		

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.