



# 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 <b>\$2.28 - \$5.39</b>
Employee + Spouse	from <b>\$3.29 - \$8.01</b>
Employee + Child(ren)	from <b>\$4.95 - \$10.15</b>
Family	from <b>\$5.96 - \$12.77</b>

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.<sup>1</sup>

<sup>1</sup> 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.
- **Receive a lump sum payment** if you completely lose your sight, hearing, speech, or the use of two or more limbs in a catastrophic 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)).*

<sup>2</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).

ACC\_24-HSR-ADB-CAT

Underwritten by Trustmark Insurance Company  
Rated A- (EXCELLENT) A.M. Best<sup>2</sup>  
[trustmarksolutions.com](http://trustmarksolutions.com)   



# 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)	\$2,000
Confinement Benefit (per day up to 365 days)	\$400
ICU Benefit (per day up to 15 days)	\$600
<b>Emergency Room Treatment</b>	\$200
<b>Ambulance</b>	
Ground	\$200
Air	\$1,000
<b>Initial Doctor's Office Visit</b>	\$100
<b>Lodging</b> (per night up to 30 days per accident)	\$200
<b>Surgery Benefit</b>	
Open, abdominal, thoracic	\$2,000
Exploratory	\$200
<b>Blood, Plasma and Platelets</b>	\$600
<b>Emergency Dental Benefit</b>	
Extraction	\$100
Crown	\$300
<b>Follow-Up Care</b>	
<b>Accident Follow-Up Treatment</b>	\$100
<b>Physical Therapy</b>	
Up to six visits per person per accident	\$50
<b>Appliance</b>	\$200
<b>Transportation</b>	
100+ miles, up to three trips	\$475
<b>Prosthetic Device or Artificial Limb</b>	
More than one	\$2,000
One	\$1,000
<b>Skin Grafts</b>	25% of applicable burn benefit
<b>Accidental Death</b>	
Employee	\$50,000
Spouse <sup>3</sup>	\$20,000
Child	\$10,000
<b>Accidental Death – Common Carrier</b>	
Employee	\$100,000
Spouse <sup>3</sup>	\$40,000
Child	\$20,000
<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 \$10,000
Closed reduction	Up to \$5,000
Chips	25% of applicable closed reduction
<b>Dislocations</b>	
Open reduction	Up to \$8,000
Closed reduction	Up to \$4,000
<b>Laceration</b>	Up to \$800
<b>Burns</b>	
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
<b>Concussion</b>	\$200
<b>Eye Injury</b>	
Requires surgery or removal of foreign body	\$400
<b>Herniated Disc</b>	\$800
<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>	\$1000
Exploratory surgery	\$200
<b>Health Screening Benefit</b>	
<b>One Per Person Per Year</b>	\$100
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>3</sup>In some states, spouse, domestic partner or civil union partner.