

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	\$3.99
Employee + Spouse	\$5.99
Employee + Child(ren)	\$7.56
Family	\$9.55

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:

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- Hospital admissions
- Ambulance transport
- Physical therapy
- ... and for covered injuries, like:
- Fractures
- Dislocations
- Concussion

Prosthetic devices

or artificial limbs

- Amputations

Skin grafts

Burns

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
- Transportation and lodging costs
- Co-payments
- 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.



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.



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).

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. Irustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).





Schedule of Benefits¹

Accident Insurance Provides 24-Hour Coverage

Initial CareHospital Benefits Admission Benefit (per admission) Confinement Benefit (per day up to 365 days) ICU Benefit (per day up to 15 days)\$400 StoodInitial Core Ground Air\$200Ambulance Ground Air\$1,000Initial Doctor's Office Visit\$1100Lodging (per night up to 30 days per accident)\$200Surgery Benefit Open, abdominal, thoracic Exploratory\$2,000Blood, Plasma and Platelets\$600Emergency Dental Benefit Extraction\$100Crown\$300Follow-Up Care\$200Accident Follow-Up Treatment\$100Physical Therapy Up to six visits per person per accident\$50Appliance\$2000One\$1,000Skin Grafts\$25% of applicable burn benefitAccidental Death\$2000Cone\$1,000Skin Grafts\$25% of applicable burn benefitEmployee\$50,000Spouse'\$20,000Child\$10,000Spouse'\$20,000Child\$100,000Spouse'\$20,000Child\$100,000	Benefit	Amount	
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Spouse ³ \$40,000	Accidental Death – Common Carrier		
	Employee	\$100,000	
Child \$20,000	Spouse [®]	\$40,000	
	Child	\$20,000	

Benefit	Amount	
Injuries		
Fractures		
Open reduction	Up to \$10,000	
Closed reduction	Up to \$5,000	
	6 of applicable	
	osed reduction	
Dislocations		
Open reduction	Up to \$8,000	
Closed reduction	Up to \$4,000	
Laceration	Up to \$800	
Burns		
Flat amount for:	¢1 E 000	
Third-degree 35 or more sq. in.	\$15,000	
Third-degree 9-34 sq. in.	\$2,250 \$1,125	
Second-degree for 36% or more of body Concussion	\$1,125	
Eye Injury	\$200	
Requires surgery or removal of foreign bo	ody \$400	
Herniated Disc	\$800	
Loss of Finger, Toe, Hand, Foot or Sight		
Loss of both hands, feet, sight of both eyes		
or any combination of two or more losse		
Loss of one hand, foot or sight of one eye		
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	
Tendon/Ligament/Rotator Cuff Injury		
Repair of more than one	\$1,200	
Repair of one	\$800	
Exploratory surgery without repair	\$200	
Torn Knee Cartilage	\$1000	
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.