



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.**

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.¹

¹National Center for Health Statistics, 2021.

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.

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.

² 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 (3rd out of 13 possible ratings ranging from A++ to D).

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.trustmarkbenefits.com/voluntary-benefits/disclosures/ACC/ (A112-3827-ACC).

Underwritten by Trustmark Insurance Company
Rated A (EXCELLENT) AM Best²
TrustmarkVB.com

Trustmark
benefits beyond benefits

Trustmark Accident Insurance Plan 4

Schedule of Benefits

Accident Insurance Provides 24 Hour Coverage

Benefit	Amount
Health Screening Benefit	
Routine health screening tests, one per person per year.	\$50
Initial Care	
Hospital Admission (per admission)	\$1,500
Hospital Confinement (per day up to 365 days)	\$200
Hospital ICU (per day up to 15 days)	\$400
Emergency Room Treatment	\$200
Ambulance - Ground	\$200
Ambulance - Air	\$1,000
Doctor's Office Visit	\$100
Lodging (per night up to 30 days per accident)	\$100
Surgery - Open, abdominal, thoracic	\$1,250
Surgery - Exploratory	\$125
Blood, Plasma and Platelets	\$300
Emergency Dental Benefit - Extraction	\$50
Emergency Dental Benefit - Crown	\$150
Follow-Up Care	
Accident Follow-up Treatment	\$100
Physical Therapy (per visit up to 6 visits per accident)	\$50
Appliance	\$150
Transportation (100+ miles, up to 3 trips) ³	\$375
Prosthetic Device or Artificial Limb - More than one	\$1,000
Prosthetic Device or Artificial Limb - One	\$500
Skin Grafts - (% of burn benefit)	25%
Fractures	
Fractures - Open reduction	\$7,500
Fractures - Closed reduction	\$3,750
Fractures - Chips (% of closed amount)	25%
Dislocations	
Dislocations - Open reduction	\$4,000

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Benefit	Amount
Dislocations - Closed reduction	\$2,000
Laceration	
Laceration	\$800
Burns	
Burns - Flat Amount for: Third-degree 35 or more sq. in.	\$10,000
Burns - Flat Amount for: Third-degree 9 to 34 sq. in.	\$1,500
Burns - Flat Amount for: Second-degree for 36% or more of body	\$750
Concussion	
Concussion	\$100
Eye Injury	
Eye Injury (requires surgery or removal of foreign body)	\$200
Herniated Disc	
Herniated Disc	\$600
Loss of Finger, Toe, Hand, Foot or Sight	
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
Tendon/Ligament/Rotator Cuff	
Tendon/Ligament/Rotator Cuff - Repair of more than one	\$1,200
Tendon/Ligament/Rotator Cuff - Repair of one	\$800
Tendon/Ligament/Rotator Cuff - Exploratory without repair	\$200
Torn Knee Cartilage	
Torn Knee Cartilage Surgery	\$500
Torn Knee Cartilage - Exploratory Surgery	\$100
Accidental Death Benefit	
Accidental Death Benefit - Employee	\$25,000
Accidental Death Benefit - Spouse ⁴	\$10,000
Accidental Death Benefit - Child	\$5,000
Accidental Death Benefit (Common Carrier)	

Trustmark Accident Insurance Plan 4

Schedule of Benefits

Accident Insurance Provides 24 Hour Coverage

Benefit	Amount
Accidental Death Benefit (Common Carrier) - Employee	\$50,000
Accidental Death Benefit (Common Carrier) - Spouse ⁴	\$20,000
Accidental Death Benefit (Common Carrier) - Child	\$10,000
Catastrophic Accident Benefit	
Catastrophic Accident Benefit - Employee	\$100,000
Catastrophic Accident Benefit - Spouse ⁴	\$50,000
Catastrophic Accident Benefit - Child	\$50,000

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. ²Injuries related to the insured's job and covered by worker's compensation do not qualify for this coverage. ³In CT, no mileage limitation. ⁴In some states, spouse, domestic partner or civil union partner. ⁵An 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 13 possible ratings ranging from A++ to D).

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