

# Every life has a story.

Meet Dee, whose life looks picture perfect. A house, two cars, husband, kids – the American dream. Everyone is active and healthy. Yet accidents are just a part of life – from the soccer field to the ski slope and the highway in between. Ending up in urgent care can hurt more than a knee; it can hit a family hard with immediate medical expenses.

Emergency costs can add up quickly. One trip to ER may involve many services – an ambulance ride, X-rays, medicines and physician fees. Trustmark Accident Insurance provides a measure of financial security by helping to take care of the unexpected bills from an accident, so you can heal. It's that simple.



## How does it work?

Trustmark Accident insurance is designed to cover unexpected expenses that result from all kinds of accidents, even sports-related and household ones.<sup>1</sup> It provides cash benefits to cover things your health insurance doesn't.

## What's covered?

**Initial Care Benefits:** Physician visit, ambulance, emergency room treatment, hospital benefits, lodging, blood, surgery, emergency dental

**Injury Benefits:** Burn; concussion; dislocation; eye injury; fracture; herniated disc; laceration; loss of finger, toe, hand, foot, sight; tendon, ligament, rotator cuff injury; torn knee cartilage

**Follow-up Care Benefits:** Physical therapy, appliances, prosthetic device, artificial limb, skin graft, transportation



<sup>1</sup>Please consult your policy/group certificate for exclusions, limitations and policy details. <sup>2</sup>In some states, spouse, domestic partner or civil union partner.

## Benefits you'll appreciate

- Benefits paid directly to you without any restrictions on how you can use them.
- Benefits are paid to you regardless of any other coverage you have.
- **Guaranteed Issue** – There are no medical questions you'll have to answer, but your spouse or domestic partner must answer a disability question.
- **Guaranteed Renewable** – Renewable as long as premiums are paid.
- **Level Premiums and Benefits** – Rates don't increase and benefits don't decrease because of age.
- **Family Coverage** – Apply for your spouse<sup>2</sup>, children and dependent grandchildren.
- **Portability** – Take your coverage with you and pay the same premium. It's yours to keep even if you change jobs or retire.
- **Convenient Payroll Deduction** – No bills to watch for. No checks to mail. A direct bill option is available when you change jobs or retire.

It's your story. Help protect it with Accident insurance.

### THIS IS A LIMITED POLICY

This provides a brief description of benefits and is not a contract. Plan availability and/or coverage, benefits, definitions, exclusions and limitations may vary by state. See Plan A-607, [WB607], [HS-12000], [LCWP-501] and other optional riders for your state for exact terms and provisions. This is an Accident only policy/group certificate with limited benefits and does not pay benefits for diseases, sickness or for loss from sickness. This is not a Worker's Compensation Policy nor a Medicare policy. Benefits are supplemental and not intended to cover all medical expenses. In MA, this health plan alone does not meet Minimum Creditable Coverage standards and will not satisfy the individual mandate that you have health insurance. In WY, this policy/group certificate does not contain comprehensive adult wellness benefits as defined by state law.

## Accident Insurance

Trustmark  
Voluntary Benefit Solutions®

PERSONAL. FLEXIBLE. TRUSTED.®

Underwritten by Trustmark Insurance Company

## Schedule of Benefits<sup>1</sup>

Effective 8/1/2012

### Accident Insurance Provides 24-Hour Coverage

Benefit	Amount
<b>Initial Care</b>	
<b>Hospital Benefits</b>	
Admission Benefit (per admission)	<b>\$3,200</b>
Confinement Benefit (per day up to 365 days)	<b>\$500</b>
ICU Benefit (per day up to 15 days)	<b>\$1,000</b>
<b>Emergency Room Treatment</b>	<b>\$150</b>
<b>Ambulance</b>	
Ground	<b>\$600</b>
Air	<b>\$2,500</b>
<b>Initial Doctor's Office Visit</b>	<b>\$200</b>
<b>Lodging</b> (per night up to 30 days per accident)	<b>\$200</b>
<b>Surgery Benefit</b>	
Open, abdominal, thoracic	<b>\$2,000</b>
Exploratory	<b>\$200</b>
<b>Blood, Plasma and Platelets</b>	<b>\$600</b>
<b>Emergency Dental Benefit</b>	
Extraction	<b>\$150</b>
Crown	<b>\$450</b>
<b>Follow-Up Care</b>	
<b>Accident Follow-Up Treatment</b>	<b>\$200</b>
<b>Physical Therapy</b>	
Up to six visits per person per accident	<b>\$100</b>
<b>Appliance</b>	<b>\$250</b>
<b>Transportation</b>	
100+ miles, up to three trips	<b>\$600</b>
<b>Prosthetic Device or Artificial Limb</b>	
More than one	<b>\$2,000</b>
One	<b>\$1,000</b>
<b>Skin Grafts</b>	<b>25% of burn benefit</b>
<b>Accidental Death</b>	
Employee	<b>\$100,000</b>
Spouse <sup>4</sup>	<b>\$50,000</b>
Child	<b>\$25,000</b>
<b>Accidental Death – Common Carrier</b>	
Employee	<b>\$200,000</b>
Spouse <sup>4</sup>	<b>\$100,000</b>
Child	<b>\$50,000</b>

Benefit	Amount
<b>Injuries</b>	
<b>Fractures</b>	
Open reduction	<b>up to \$15,000</b>
Closed reduction	<b>up to \$7,500</b>
Chips	<b>25% of closed amount</b>
<b>Dislocations</b>	
Open reduction	<b>up to \$12,000</b>
Closed reduction	<b>up to \$7,500</b>
<b>Laceration</b>	<b>\$50-\$1,000</b>
<b>Burns</b>	
Flat amount for:	
Third-degree 35 or more sq. in.	<b>\$25,000</b>
Third-degree 9-34 sq. in.	<b>\$4,000</b>
Second-degree for 36% or more of body	<b>\$2,000</b>
<b>Concussion</b>	<b>\$200</b>
<b>Eye Injury</b>	
Requires surgery or removal of foreign body	<b>\$400</b>
<b>Ruptured Disc</b>	<b>\$1,000</b>
<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	<b>\$30,000</b>
Loss of one hand, foot or sight of one eye	<b>\$15,000</b>
Loss of two or more fingers, toes or any combination of two or more losses	<b>\$3,000</b>
Loss of one finger or one toe	<b>\$1,500</b>
<b>Tendon/Ligament/Rotator Cuff Injury</b>	
Repair of more than one	<b>\$1,500</b>
Repair of one	<b>\$1,000</b>
Exploratory surgery without repair	<b>\$200</b>
<b>Torn Knee Cartilage</b>	
Exploratory surgery	<b>\$1,250</b>
	<b>\$200</b>
<b>Wellness Benefit</b>	
<b>Two Per Person Annually</b>	
Routine physicals, immunizations and health screening tests. 60-day waiting period applies.	

<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>4</sup>In some states, spouse, domestic partner or civil union partner.