Trustmark
Voluntary Benefit Solutions

How often are children injured in accidents?

More than 7.8 million children visit emergency rooms annually due to accidents.[1]

Unexpected accidents happen every day.

How much would a trip to the emergency room cost you?

One trip may involve many services – an ambulance ride, X-rays, medicines and physician fees.

Emergency costs add up quickly.

Would you worry about getting your injured child the best care available?

Most people don't budget for the costs of accidents, and health insurance only covers so much.

Paying for quality care could be a challenge.

We'll take care of the bills…

You want to be active and healthy, but accidents are just a part of life — especially sports-related ones. They can happen to anyone, anywhere — 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 hurt your finances.

That's where Accident insurance can help. Accident insurance helps pay for the unexpected expenses that result from accidents. It pays benefits above and beyond what your health insurance plan pays. Your benefits can be used any way you choose — from medical insurance deductibles to child care to home care. Trustmark Accident insurance helps take care of the bills, so you can take care of each other.

…while you take care of each other.

How Accident Benefits Work

Example: If you or a family member breaks a leg, here's how accident benefits may be paid.

Benefits	Amount
Ambulance	$ 100
ER visit	$ 150
Fractured leg	$ 800
Crutches	$ 100
2x Physical Therapy	$ 50
Follow-up visit	$ 50
Total	**$1,250**

Schedule of Benefits

Accident Insurance Provides Non-Occupational Coverage

Benefit	Amount
INITIAL CARE	
Hospital Benefits	
Admission Benefit (per admission)	$750
Confinement Benefit (per day up to 365 days)	$200
ICU Benefit (per day up to 15 days)	$400
Emergency Room Treatment	$150
Ambulance	
Ground	$100
Air	$500
Initial Doctor's Office Visit	$50
Lodging (per night up to 30 days per accident)	$100
Surgery Benefit	
Open, abdominal, thoracic	$1,000
Exploratory	$100
Blood, Plasma and Platelets	$300
Emergency Dental Benefit	
Extraction	$50
Crown	$150
FOLLOW-UP CARE	
Accident Follow-up Treatment	$50
Physical Therapy	
Up to 6 visits per person per accident	$25
Appliance	$100
Transportation	
100+ miles, up to 3 trips	$300
Prosthetic Device or Artificial Limb	
More than one	$1,000
One	$500
Skin Grafts	25% of burn benefit
CATASTROPHIC ACCIDENT	
Employee	$100,000
Spouse	$50,000
Child	$50,000

Benefit	Amount
INJURIES	
Fractures	
Open reduction	up to $5,000
Closed reduction	up to $2,500
Chips	25% of closed amount
Dislocations	
Open reduction	up to $4,000
Closed reduction	up to $2,000
Laceration	$25-$400
Burns	
Flat amount for:	
3rd degree 35 or more sq. in.	$10,000
3rd degree 9-34 sq. in.	$1,500
2nd degree for 36% or more of body	$750
Concussion	$100
Eye Injury	
Requires surgery or removal of foreign body	$200
Herniated Disc	$400
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 Injury	
Repair of more than one	$600
Repair of one	$400
Exploratory surgery without repair	$100
Torn Knee Cartilage	$500
Exploratory surgery	$100

Type of Coverage	Weekly Rate (52 per year)
Employee	$2.87
Employee and Spouse	$4.20
Employee and Child(ren)	$6.23
Family	$7.55

Benefits may vary by state. Most benefits are paid once per person per covered accident unless otherwise noted.

How does Trustmark **Accident** insurance help?

You do everything you can to keep your family safe, but accidents do happen. When they do, it's good to know you have help to manage the medical costs associated with accidental injuries. Trustmark Accident insurance helps take care of medical bills, so you can take care of your family.

Think about it:

- 30 million emergency room visits each year are due to accidental injuries
- 7.8 million children visit emergency rooms annually
- Basketball and biking are the leading sports-related activities requiring emergency room treatment[1]

[1] *Injury Facts*, 2004 edition

Additional Features

☑ **Guaranteed Issue** — No medical questions need to be answered to protect your family

☑ **Guaranteed Renewable** — Coverage remains in force for life, as long as premiums are paid

☑ **Family Coverage** — Insure yourself, your spouse, your children and financially dependent grandchildren

☑ **Complete Portability** — Take your policy with you. It's yours to keep even if you change jobs or retire.

☑ **Level Premiums** – Rates do not increase as you age

☑ **No Limitations For Pre-Existing Conditions**

☑ **Convenient Payroll Deduction** – No bills to watch for and no checks to mail

Accident Benefits Summary

Name: ______________________________

Type of Coverage	Payroll Deduction
❑ Employee	
❑ Employee & Spouse	$ __________
❑ Employee & Child(ren)	
❑ Family	

Limitations and Exclusions

No benefits will be payable for an injury as the result of a Covered Accident that occurs:

- During any involvement in any period of any type of armed conflict;
- While riding in or driving any motor-driven vehicle in a race, stunt show or speed test;
- While operating, learning to operate, serving as a crew member of or jumping or falling from any aircraft, including those which are not motor-driven (This does not include flying as a fare paying passenger in a scheduled or chartered flight operated by a commercial airline.);
- While engaging in hang-gliding, bungee jumping, parachuting, sail gliding, parasailing, parakiting or any similar activities;
- While participating in or practicing for any semi-professional or professional competitive athletic contest in which any compensation is received;
- While participating or attempting to participate in an illegal activity, whether or not you are charged with a crime; and
- While committing or attempting to commit suicide or injuring yourself intentionally, whether you are sane or not.

No benefits will be payable for:

- Sickness or infection including physical or mental condition which is not caused solely by or as a direct result of a Covered Accident
- A work-related injury or accident.

Trustmark
Voluntary Benefit Solutions®
PERSONAL. FLEXIBLE. TRUSTED.

Underwritten by Trustmark Insurance Company

Rated A- (EXCELLENT) A.M. Best
Rated A- (STRONG) Fitch

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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 and other optional riders for your state for exact terms and provisions.