

Worksite Accident Insurance

Solutions For Families With Children

Trustmark's Accident solution combines ultimate flexibility with comprehensive coverage. Producers can mix and match Wellness Benefits, Employee and Spouse Disability, Catastrophic Accident and Accidental Death to provide a custom solution for each employer. No matter which solution you choose, enrolling is easy because all plan designs are Guaranteed Issue.

Wellness Benefits

Employees looking for help with out-of-pocket medical costs can benefit from coverage for routine physicals, immunizations and health screening tests.

Employee and Spouse Disability

Accidental injuries may result in loss of income due to missed work. When supplemental income is needed, non-occupational disability benefits can be built-in for employees and spouses without medical underwriting.

Guaranteed Issue

Employees can enroll in Trustmark Accident insurance coverage for themselves and their families because there aren't any medical underwriting or pre-existing condition limitations.

Easy to Enroll

Accident can be enrolled in group meetings or as an add-on product to one-on-one enrollments.

- No medical underwriting - Guaranteed Issue
- Rates do not vary by age, industry or gender

Employer Flexibility

- 3 Hospital Benefit Plans
- 24-Hour and Non-Occupational Coverage
- Non-Occupational Accident Disability Benefit Options
- Wellness Benefit Options at \$25 or \$50 per visit
- Additional choices include Catastrophic Accident, Accidental Death and Loss of Work/Strike Benefits

Built-in Benefits

Hospital Benefits

- Hospital Admission Benefit provides a lump-sum benefit per covered accident
- Hospital Confinement Benefit provides a daily benefit up to 365 days
- Hospital ICU Benefit provides a daily benefit up to 15 days

Coverage Type

- 24-hour coverage
- Non-occupational coverage

Comprehensive Coverage

All plan designs include the same comprehensive schedule of benefits.

Initial Care

Benefits for emergency room visits, ambulance, doctor's visit, lodging, surgery, blood transfusions, emergency dental

Injuries

Benefits for fractures, dislocations, lacerations, burns, concussions, eye injury, herniated disc, dismemberment, tendon, ligament, rotator cuff, torn knee cartilage

Follow-up Care

Benefits for physical therapy, appliances, prosthetic device, artificial limb, skin graft, transportation

Hospital Benefit Plans

	1	2	3
Hospital Admission	\$250	\$750	\$1,000
Hospital Confinement	\$100	\$200	\$200
Hospital ICU	\$200	\$400	\$400

Features

Guaranteed Renewable and Fully Portable

- Families can keep the same benefit and premium levels even if employees leave their employer or retire
- Policy cannot be cancelled as long as premiums are paid

Family Coverage

Employees may cover themselves, their spouse, their children, and financially dependent grandchildren

Initial Eligibility

- Active employees, ages 17-80, working a minimum of 17 hours per week
- Spouses, ages 17-80 who are not disabled
- Dependent children ages 0-24

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Additional Group Level Options

Wellness Benefit

This benefit promotes good health and wellness by providing a benefit to offset the cost of going to the doctor. Trustmark will pay a \$25 or \$50 benefit for routine physicals, immunizations and health screening tests, regardless of other coverage. This benefit will pay for up to 2 visits per person or 10 visits per family annually.

Employee and Spouse Accident Disability

This benefit helps supplement income if an employee or spouse is disabled due to a non-occupational injury.

- 0 day elimination period
- 6 and 12 month benefit periods
- No integration with other disability coverage

Employee Disability – 3 Benefit Designs

- Same dollar amount for all employees
- Same percentage of earnings for all employees
- Employees choose from a range of \$400 - \$1,500 per month, up to 40% of earnings

Spouse Disability Benefits

- \$500 monthly benefit
- Available for all spouses who are not disabled on the day of the enrollment

Catastrophic Accident

This benefit helps families during the transitional period following a catastrophe. The Catastrophic Accident Benefit provides a lump-sum benefit for a catastrophic loss after fulfilling a 90-day elimination period.

- \$100,000 for employees
- \$50,000 for spouses and children

Accidental Death

This benefit provides a lump-sum payment for an accidental death that occurs within 90 days of a covered accident. The benefit doubles if the accidental death is due to a common carrier.

- \$25,000 for employees
- \$10,000 for spouses
- \$5,000 for children

Loss of Work/Strike

Prevents coverage from lapsing by providing a waiver of premium for loss of work due to a reduction in work force, reorganization or participation in a strike or lockout.

How Accident Insurance Works

Example: If a child gets injured running down the soccer field and breaks a leg, here's how accident benefits may be paid.

Benefits			
Without hospital stay		With hospital stay	
Ambulance	\$100	Ambulance	\$100
ER visit	\$150	ER visit	\$150
Fractured leg	\$800	Fractured leg	\$1,600
Crutches	\$100	Crutches	\$100
2x Physical Therapy	\$50	6x Physical Therapy	\$150
Follow-up visit	\$50	Follow-up visit	\$50
Total	\$1,250	Hospital Admission	\$750
		3-day Hospital Stay	\$600
		Total	\$3,500



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