



You love to see game highlights –  
just not on an X-ray.

***How often are children injured in accidents?***

*More than 7.8 million children visit emergency rooms annually due to accidents.<sup>1</sup>*

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
<b>Total</b>	<b>\$1,250</b>



## Schedule of Benefits

Accident Insurance Provides 24-hour Coverage

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



Benefit	Amount
<b>INJURIES</b>	
<b>Fractures</b>	
Open reduction	up to \$5,000
Closed reduction	up to \$2,500
Chips	25% of closed amount
<b>Dislocations</b>	
Open reduction	up to \$4,000
Closed reduction	up to \$2,000
<b>Laceration</b>	\$25-\$400
<b>Burns</b>	
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
<b>Concussion</b>	\$100
<b>Eye Injury</b>	
Requires surgery or removal of foreign body	\$200
<b>Herniated Disc</b>	\$400
<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	\$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
<b>Tendon/Ligament/Rotator Cuff Injury</b>	
Repair of more than one	\$600
Repair of one	\$400
Exploratory surgery without repair	\$100
<b>Torn Knee Cartilage</b>	\$500
Exploratory surgery	\$100

Type of Coverage	Weekly Rate (52 per year)
Employee	\$X.XX
Employee and Spouse	\$X.XX
Employee and Child(ren)	\$X.XX
Family	\$X.XX

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.*

## 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
<input type="checkbox"/> Employee	\$ _____
<input type="checkbox"/> Employee & Spouse	
<input type="checkbox"/> Employee & Child(ren)	
<input type="checkbox"/> 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<sup>1</sup>

<sup>1</sup>Injury Facts, 2004 edition

## 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

## Trustmark Voluntary Benefit Solutions®

Underwritten by Trustmark Insurance Company

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

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