

Accident Insurance (Pretax)

Accident Insurance from Trustmark

Sometimes life can take a tumble.

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 unexpected bills that come with them. Trustmark Accident insurance is designed to cover unexpected expenses that result from all kinds of accidents, even sports-related and household ones.¹ It provides cash benefits to cover things your health insurance doesn't, such as:

- Deductibles
- Copayments
- Transportation and lodging costs
- Everyday bills and more

What's more, your benefits come directly to you without any restrictions on how you can use them. You can't predict when unexpected accidents will happen, but you can help protect your family from the expenses accidents bring with them.

Trustmark Accident insurance provides a financial cushion to help you take care of bills, so you can take care of each other. It's that simple.

A \$50 Wellness Benefit is available for routine physicals, immunizations and health screening tests, two per person annually. A 60-day waiting period applies.

Schedule an appointment with a Professional Benefits Counselor/Enroller to learn more and determine if **Trustmark's Accident Insurance** plan is right for you. Premiums are deducted from employee's check Pretax on a biweekly basis.

Schedule an appointment online at www.myenrollmentschedule.com/lauderdale or by calling **1-866-998-2915**.

Bi-weekly Pretax Rates ²	
Employee	\$8.22
Employee and Spouse	\$13.61
Employee and Children	\$17.14
Family	\$22.53

¹ Please consult your policy/group certificate for exclusions, limitations and policy details.
² Actual payroll deduction amount may vary based on rounding calculations.



Schedule of Benefits

Accident Insurance Provides 24-Hour Coverage

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

Benefit	Amount
Injuries	
Fractures	
Open reduction	up to \$15,000
Closed reduction	up to \$7,500
Chips	25% of closed amount
Dislocations	
Open reduction	up to \$12,000
Closed reduction	up to \$6,000
Laceration	\$50-\$1,000
Burns	
Flat amount for:	
Third-degree 35 or more sq. in.	\$25,000
Third-degree 9-34 sq. in.	\$4,000
Second-degree for 36% or more of body	\$2,000
Concussion	\$200
Eye Injury	
Requires surgery or removal of foreign body	\$400
Ruptured Disc	\$1,000
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	\$40,000
Loss of one hand, foot or sight of one eye	\$20,000
Loss of two or more fingers, toes or any combination of two or more losses	\$4,000
Loss of one finger or one toe	\$2,000
Tendon/Ligament/Rotator Cuff Injury	
Repair of more than one	\$1,500
Repair of one	\$1,000
Exploratory surgery without repair	\$200
Torn Knee Cartilage	
Exploratory surgery	\$250
Wellness Benefit	
Two per person annually	\$50
Routine physicals, immunizations and health screening tests. 60-day waiting period applies.	
Catastrophic Accident	
Employee	\$150,000
Spouse	\$75,000
Child	\$75,000

Benefits are payable only as the result of a covered accident. Most benefits are paid once per person per covered accident unless otherwise noted. Plan Form A-607 is underwritten by Trustmark Insurance Company, Lake Forest, Illinois.