

# 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.<sup>1</sup> 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](http://www.myenrollmentschedule.com/lauderdale) or by calling **1-866-998-2915**.

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

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



## Schedule of Benefits

### Accident Insurance Provides 24-Hour Coverage

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

Benefit	Amount
<b>Injuries</b>	
<b>Fractures</b>	
Open reduction	up to \$15,000
Closed reduction	up to \$7,500
Chips	25% of closed amount
<b>Dislocations</b>	
Open reduction	up to \$12,000
Closed reduction	up to \$6,000
<b>Laceration</b>	<b>\$50-\$1,000</b>
<b>Burns</b>	
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
<b>Concussion</b>	<b>\$200</b>
<b>Eye Injury</b>	
Requires surgery or removal of foreign body	\$400
<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	\$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
<b>Tendon/Ligament/Rotator Cuff Injury</b>	
Repair of more than one	\$1,500
Repair of one	\$1,000
Exploratory surgery without repair	\$200
<b>Torn Knee Cartilage</b>	
Exploratory surgery	\$250
<b>Wellness Benefit</b>	
Two per person annually	\$50
Routine physicals, immunizations and health screening tests. 60-day waiting period applies.	
<b>Catastrophic Accident</b>	
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.