

TRUSTMARK NON-OCCUPATIONAL ACCIDENT INSURANCE

Group Number # 0016000000

Customer Service 1-800-918-8877

Hours: Mon-Thurs, 8 a.m. – 7 p.m. ET

www.trustmarkinsurance.com

Trustmark's Accident insurance helps pay for unexpected healthcare expenses due to non-occupational accidents that occur every day – from the soccer field to the beach and the highway in-between. Accident insurance provides benefits due to covered accidents for initial care, injuries and follow-up care. Benefits are paid directly to the employee, in addition to any other coverage they have.

Who is Eligible?

- Employees – Ages 17 to 80, actively working full-time
- Spouses – Ages 17 to 80, who are not disabled
- Children – Birth to age 24, who are unmarried and dependent

Plan Features

- Coverage for non-occupational injuries
- Guaranteed issue – No medical questions
- Level premiums – Rates do not increase with age
- No limitations for pre-existing conditions
- Guaranteed renewable – Coverage remains in force for life, as long as premiums are paid
- Portable coverage – Employees can continue coverage if they leave or retire

Wellness Benefit

Promotes good health among employees and their families by providing them a \$50 benefit to offset the cost of going to the doctor for routine physicals, immunizations and health screening tests, regardless of other coverage. The benefit provides a maximum of two visits per person, annually.

Eligible tests include:

- Low-dose mammography
- Pap smear for women over age 18
- Flexible sigmoidoscopy
- Hemocult stool specimen
- Colonoscopy
- Prostate-specific antigen (PSA) test for prostate cancer
- Stress test on a bicycle or treadmill
- Fasting blood glucose test
- Blood test for triglycerides
- Bone marrow testing
- Serum cholesterol test to determine HDL and LDL levels
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest x-ray
- Serum protein electrophoresis (blood test for myeloma)
- Immunizations
- Thermograph

Accidental Death Benefit

- Provides a lump-sum benefit for an accidental death that occurs within 90 days of a covered accident:
 - Pays \$75,000 for the insured, \$40,000 for the spouse and \$20,000 for a child.
 - The benefit doubles if the accidental death is due to a common carrier.

Catastrophic Accident Benefit

- Helps families during the transitional period following a catastrophic loss:
 - Provides a lump-sum benefit for catastrophic loss after fulfilling a 90-day elimination period.
 - Pays \$100,000 for the insured, \$50,000 for the spouse and \$50,000 for a child.
 - A catastrophic loss is the loss of use of sight, hearing, speech, arms or legs.

Definitions

Covered Accident

An accident causing injury, which:

- Occurs after the effective date;
- Occurs while the certificate is in force; and
- Is not excluded by name or specific description in the certificate.

Elimination Period

The period of time after the date of a covered accident for which catastrophic accident benefits are not payable.

Injury or Injuries

An accidental bodily injury that resulted from a covered accident. It does not include sickness, disease or bodily infirmity. Overuses syndromes, typically due to repetitive or recurrent activities, such as osteoarthritis, carpal tunnel syndrome or tendonitis, are considered to be a sickness and not an injury.

Maximum Benefit Period

The longest period of time for which hospital benefits will be paid.

Non-occupational Injury

An injury that did not result from a person's work or occupation; applicable to non-occupational coverage only.

Waiting Period

The period of time following the effective date of the certificate during which wellness benefits are not payable.

Accident Insurance Rates

Level	20 Deduction	24 Deduction
Employee Only	\$10.09	\$8.41
Employee & Spouse	\$15.42	\$12.85
Employee & Child(ren)	\$24.83	\$20.69
Employee & Family	\$30.16	\$25.13

Summary of Benefits

Accident/Injury	Benefit Amount
Accident Follow-up Treatment	\$100
Accidental Death Benefit Rider	Employee \$75,000 Spouse \$40,000 Children \$20,000
Accidental Death Benefit Rider Common Carrier	Employee \$150,000 Spouse \$80,000 Children \$40,000
Ambulance	\$300
Air	\$1,000
Appliance	\$200
Blood, Plasma and Platelets	\$600
Burns – flat Amount for:	
Third-degree 35 or more sq. in	\$20,000
Third-degree 9 to 34 sq. in	\$3,000
Second-degree for 36% or more of body	\$1,500

Catastrophic Accident Benefit	Employee \$100,000 Spouse \$50,000 Children \$50,000
Concussion	\$200
Craniomandibular Disorder (TMJ)	\$25
Dislocations	
Open reduction	Up to \$8,000
Closed reduction	Up to \$4,000
Doctor's Office Visit	\$100
Emergency Dental Benefit	
Extraction	\$100
Crown	\$300
Emergency Room Treatment	\$150
Eye Injury	\$400
Fractures	
Open reduction	Up to \$10,000
Closed reduction	Up to \$5,000
Chips	25% of closed amount
Herniated Disc	\$800
Hospital Admission	Plan 2 \$1,500 Plan 3 \$2,000
Hospital Confinement	\$400
Hospital ICU	\$800
Laceration	\$50 - \$800
Lodging	\$200 per night up to 30 days
Loss of finger, toe, hand, foot or sight of an eye	
Loss of both hands, feet, sight of both eyes or any combination of two or more losses	\$30,000
Loss of one hand, foot or sight of one eye	\$15,000
Loss of two or more fingers, toes or any combination of two or more losses	\$3,000
Loss of one finger or one toe	\$1,500
Physical Therapy	\$50 per visit up to six visits
Prosthetic Device or Artificial Limb	
More than one	\$2,000
One	\$1,000
Skin Grafts	25% of burn benefit
Surgery	
Open, abdominal, thoracic	\$2,000
Exploratory	\$200
Tendon/Ligament/Rotator Cuff	
Repair of more than one	\$1,200
Repair of one	\$800
Exploratory without repair	\$200
Torn Knee Cartilage	\$1,000
Exploratory	\$200
Transportation	\$600 (100 miles up to three trips)
Wellness Benefit	\$50