Accident Insurance

Trustmark’s Accident insurance can help you and your family take care of the unexpected bills related to accidents that occur every day.

Helping Families On and Off the Field

**Accident Insurance** to help offset the cost of unexpected accidents.

**Family Coverage** for you, your spouse and your children.

**Affordable Premiums** with the convenience of payroll deduction.

Specializing in voluntary benefits including Life, Critical Illness, Disability, Dental and Accident, Trustmark Voluntary Benefit Solutions answers coverage needs for employees nationwide, backed by more than 90 years serving this market.

Highlights

- **Guaranteed Issue for Everyone**
  No medical questions need to be answered. One disability question for spouse coverage.

- **Guaranteed Renewable**
  Coverage remains in force for life, as long as premiums are paid.

- **Take Your Policy With You**
  Your policy is yours to keep even if you change jobs or retire.

- **Rates Never Increase Due To Age**

- **No Limitations for Pre-Existing Conditions**

- **Convenient Payroll Deduction**
  No bills to watch for or checks to mail.

- **Family Coverage**
  You can insure yourself, your spouse, your children and financially dependent grandchildren.

- **No Integration**
  Benefits paid regardless of any other coverage you have.

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The Basics
How does Accident insurance work?
Accident insurance helps you pay healthcare expenses related to covered accidents such as:
- Co-payments and deductibles
- Medical treatment for broken bones and dislocations
- Travel expenses
- Physical therapy, crutches and other medical aids

Is this medical insurance?
No. Accident insurance supplements your medical insurance. Your benefits are paid in addition to those you receive from your medical plan.

Are there Hospital Benefits?
Trustmark’s Accident insurance has Hospital Benefits to help you pay for hospital admission, hospital confinement, intensive care, ambulances and emergency room visits.

How do the benefits work?
Benefits are paid for initial care, injuries, treatment and follow-up care. For example, if you are injured and break your leg, you may receive $150 for the emergency room visit, $800 for your fracture, $100 for your crutches and $50 for a follow-up doctor visit. If you need surgery, you may receive additional benefits.

Insurance Coverage
Who can get Accident insurance?
You can get Accident insurance as long as you are actively at work during the open enrollment period and have satisfied the eligibility requirements your employer has established with Trustmark.

Can my family members be covered?
Family coverage is available for you, your spouse, your children and financially dependent grandchildren.

Am I required to enroll?
No. Enrollment is voluntary. The choice is yours.

If I make a claim what happens to my policy?
The same benefits apply for each accident. Your premium will stay the same and there is no limit on the number of accidents we will pay for.

Are there restrictions on how I use my benefit money?
No. We pay you directly and you may use your money any way you choose.

Can I keep my policy if I change jobs or retire?
Yes, you can keep your policy and your premiums will remain the same.

Premium Payments
How do I pay for my premiums?
Premiums are automatically deducted from your paycheck so you don’t have bills to watch for or checks to mail.

If I change jobs or retire, what should I do to keep my insurance?
If you change jobs or retire call our customer advocate team and we will provide you with an alternate method of payment.

Will my premiums increase as I get older?
No. Premiums do no increase due to age.

Limitations and Exclusions
Are there any exclusions?
Yes, in most states, benefits will not be payable for an injury 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