



# Trustmark Hospital StayPay<sup>®</sup> Insurance

Keeping things balanced when you get knocked off your feet.

## Protection against high hospital bills

There are many reasons you might end up in the hospital, from **an unexpected illness** to **welcoming a new family member**. If you do, you may assume your medical insurance will pay for it all. But hospital stays can be **incredibly expensive**.

Trustmark Hospital StayPay<sup>®</sup> insurance pays **cash directly to you** for days you spend in the hospital. The plan pays **regardless of other coverage** you have, and there are no restrictions on how you may use the money.

With Hospital StayPay, you can worry less about your bills, and **focus on recovering**.



## Hospital StayPay sample rates

Protecting yourself may be more affordable than you think. The chart below displays a range of sample weekly rates for employee-only coverage for commonly issued Trustmark Hospital StayPay plans. Your rate may differ depending on your benefit amounts and features. Your rate is locked is based on your age at the time the policy is issued, and will never increase due to age. You can keep your coverage to age 70.<sup>1</sup>

Age at Purchase	Weekly Rates
18-49	\$3.56 - \$4.91
50-59	\$5.37 - \$7.51
60-64	\$8.04 - \$10.73
65-70	\$11.37 - \$14.54

*Sample rates are shown for illustrative purposes only. Rates may vary by state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.*

<sup>1</sup> Coverage lasts to age 70 or for 5 years from issuance of the policy, whichever is longer. <sup>†</sup>Benefits marked with this symbol are designed to be compatible with Health Savings Accounts (HSAs). However, anyone who has or plans to open an HSA should consult tax and legal advisors to confirm which supplemental benefits may be purchased by persons with an HSA to maintain tax-exempt status.

## Simple, easy-to-understand benefits

- The **First Day Stay benefit** pays you a benefit when you're first admitted to a hospital.<sup>†</sup>
- You'll receive a **daily benefit** for each day your stay continues after that.<sup>†</sup>
- Days spent in an **intensive care unit** pay an even larger amount than the daily benefit.<sup>†</sup>

### PLUS:

- **Extra help for your first check-in**

The first time in a calendar year someone on the policy is admitted to the hospital, you'll receive a one-time **boost to your benefit**, which could help you meet your deductible.<sup>†</sup>

See reverse for more information on Hospital StayPay<sup>®</sup> insurance from Trustmark Insurance Company.

## Voluntary Benefits

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# Are you prepared to pay for a hospital stay?

The average cost of a three-day stay in the hospital: **\$30,000<sup>1</sup>**

<sup>1</sup>HealthCare.gov, Why Health Insurance is Important: Protection from High Medical Costs 2019

## Additional advantages

- **Apply for coverage for family members:** spouse, children, and dependent grandchildren.
- There are **no medical questions** to enroll.
- **Keep your coverage** if you leave your job with no change in premium or benefits.

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## More flexible features

- **Wellness Checks** pays you for getting one routine test per year, as well as one follow-up test if recommended by a physician.




*Feature availability may vary by state.*



**You care.  
We listen.**

<sup>2</sup>An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. Trustmark is rated A- (4th out of 16 possible ratings ranging from A++ to Suspended).

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Products underwritten by Trustmark Insurance Company  
Rated A- (Excellent) for financial strength by A.M. Best.<sup>2</sup>  
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# Trustmark Hospital StayPay® Benefits for Schupan & Sons, Inc.

<b>First Day Stay Benefit†</b> Only one benefit amount can be selected	\$1000
<b>Daily Hospital Stay Benefit†</b>	\$150
<b>Daily Hospital ICU Benefit†</b>	\$300
<b>Additional features</b>	
<b>Childbirth Hospital Stay†</b>	Included

Benefits, availability and amounts may vary by state. Your policy/certificate will contain complete information.

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This is a brief description of benefits under HII 119 and applicable riders CFR 119, CCR 119, FUR 119, IBR 119, ICR 119, RSR 119, SBR 119, TLR 119 and WBW 119. This hospital indemnity insurance policy/group certificate provides limited benefits that are the result of a covered accident or covered sickness. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It does not provide comprehensive medical coverage. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. This description represents coverage offered during a certain time period; coverage you may have selected before or select after that period may differ. Your policy/certificate will contain complete information. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. For exclusions and limitations that may apply, please visit [trustmarkbenefits.com/Voluntary-Benefits/Disclosures/HSP](https://trustmarkbenefits.com/Voluntary-Benefits/Disclosures/HSP).

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