



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

Trustmark Hospital StayPay<sup>®</sup> is unlike any other hospital insurance protection on the market. It balances unrivaled flexibility with one-of-a-kind features to enhance protection.

Where  
**unmatched**  
flexibility...



...meets  
**superior**  
protection



Adjustable first day  
stay benefit  
that policyholders can  
alter to match  
their needs



365 days of coverage,  
meaning no  
separation periods  
between when  
policyholders can use  
their benefits



Enhanced freedom  
to pick and choose  
riders at an  
employer level to  
tailor protection to  
each group's needs



Mental wellness  
& addiction  
recovery benefits

\$100

## Claim-Free Return hsa

Customers told us they wanted a feature to get money back if they don't file a claim – and we listened! The Claim-Free Return rider offers a \$100 check for every two-year period they don't have a hospital stay. Getting money back can improve employees' policy retention and satisfaction with their employer.

## Base Benefit hsa

Hospital StayPay is a fit for any employer's benefits program regardless of whether or not they offer an HSA. Our HSA-compliant base benefit includes:

- An **adjustable First Day Stay benefit**.
- A **Daily Stay benefit** for each day in the hospital.
- A **Daily ICU benefit** that pays twice the selected daily confinement benefit amount.

## Voluntary Benefits

## Additional HSA-Compliant Coverage Options

- **Wellness Checks** <sup>hsa</sup> promotes good health and wellness by providing \$25-\$100 to offset the cost of routine medical or vision tests and biometric screenings.
- **First Occurrence** <sup>hsa</sup> is an extra boost for the first hospitalization in a given year, to help employees meet high deductibles or out-of-pocket maximums.
- **Normal Childbirth.** <sup>hsa</sup> Admissions for normal childbirth are included in the base benefit, but this can be removed if it doesn't offer utility to the employee group. (Complications of pregnancy and delivery are always covered.)
- **Mental Wellness & Addiction Recovery.** <sup>hsa</sup> Admissions for these reasons are treated as normal triggers for the base benefit.

## Enriched Features & Benefit Options

Additional riders and options can be selected at the employer level to deliver a solution tailored to your client's needs. Brokers and employers can choose any combination – the plan is completely customizable.

- **TrekCheck** offsets the cost of travel and lodging (including short-term/"vacation" rentals) more than 50 miles from home to make sure policyholders can access the care they need.
- **Immediate Care**, for things like emergency room and urgent care center visits, as well as ambulance transportation.
- **Surgery**, for inpatient or outpatient surgery, and anesthesia.
- **Rehab**, for physical rehabilitation (inpatient or outpatient), occupational, or speech therapy, as well as treatment for mental health or substance abuse issues.
- **Imaging**, with varying benefits for major and minor imaging.
- **Follow-Up Care**, to help connect people with continuing care after their stay.



## The Trustmark Advantage

- Fully portable
- Guaranteed renewable
- Level premiums

## Eligibility

- Active employees, ages 18-70\*, working a minimum of 17 hours per week
- Spouses, ages 18-70
- Children and dependent grandchildren, ages 0-26
- Pre-existing condition limitations may apply.

\*Maximum issue age may vary by state.

**You care.  
We listen.**

Products underwritten by Trustmark Insurance Company  
and Trustmark Life Insurance Company of New York.  
Rated A- (Excellent) for financial strength by A.M. Best.<sup>2</sup>  
TrustmarkVB.com   

**Trustmark**<sup>®</sup>  
benefits beyond benefits