

Trustmark Hospital StayPay®: Balancing medical and hospital insurance

Trustmark
benefits beyond benefits

The challenge

With the rising cost of health care, medical insurance alone often isn't enough coverage.



Hospital bills are the largest out-of-pocket expense for people filing medical bankruptcy.¹

55%

Between 2008 and 2018, family premiums through employer-sponsored plans rose 55%.²

212%

In 2018, employer-sponsored plans for individuals had annual deductibles hovering around \$1,573, a 212% increase from 2008.²

8x

Annual deductibles for employer-sponsored plans have increased 8X faster than wages since 2008.²

55%

212%

8x

ER procedures
Up to
\$17,797³

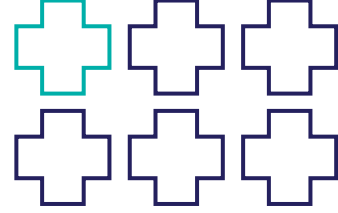
The cost of hospital treatment can quickly chew through deductibles:

Heart attack
\$20,086⁵

Hospital stay
More than
\$10,700⁴

Childbirth
Approximately
\$3,600⁴

Employees are receiving unexpected medical bills:



In 2017, 1 in 6 emergency room visits and inpatient hospital stays resulted in the patient receiving at least one out-of-network medical bill.⁶

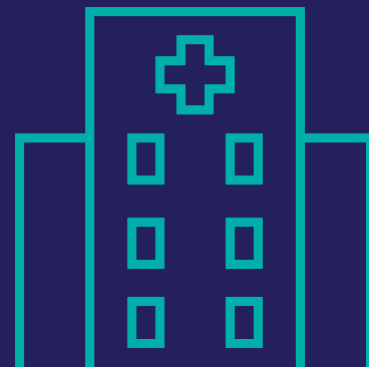


\$1,000

Even with private health insurance, a hospital stay could still cost over \$1,000 out-of-pocket.¹

The solution

Trustmark Hospital StayPay® is a great way to balance the costs of a hospital stay, helping to protect employees from these surprise medical expenses and increase their financial security.



Hospital StayPay offers: Flexibility to match any medical plan



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



Adjustable First Day Stay benefit that policyholders can alter as needed



365 DAYS of coverage, meaning no separation periods



Superior protection



Available **mental wellness** and **addiction recovery** benefits



Claim-Free Return rider offers a cash payment every 2 years for policyholders who don't submit a claim

Additional Benefit Options



Wellness Checks offset the costs of routine medical or vision tests and biometric screenings



Immediate Care Benefits for emergency room and urgent care center visits, including ambulance transportation



First Occurrence provides an extra boost for the first hospitalization in a given year



Surgery, for inpatient or outpatient surgery, and anesthesia



Normal Childbirth. Admissions are included in the base benefit, but can be removed if it doesn't apply to the employee group (Complications of pregnancy are always covered.)



Imaging, with varying benefits for major and minor imaging



TrekCheck offsets the cost of travel and lodging more than 50 miles from home



Rehab, for physical rehabilitation (inpatient or outpatient), occupational or speech therapy, as well as treatment for mental health or substance use issues



Achieve balance
with **Hospital StayPay**

For more information about Trustmark Hospital StayPay, contact your local sales representative at trustmarksolutions.com/contact-us.

¹"How Much Does it Cost to Stay in the Hospital?" Healthline, July 2017.

²Premiums for employer-sponsored family health coverage rise 5% to average \$19,616; single premiums rise 3% to \$6,896." Henry J Kaiser Family Foundation, Oct 2018.

³"Toe ointment, a \$937 bill, and a hard truth about American health care." Vox, April 2018.

⁴"The 35 most expensive reasons you might have to visit a hospital in the US- and how much it costs if you do." Business Insider, March 2018.

⁵"10 medical conditions with the highest average cost per inpatient stay." Becker's Healthcare, Feb 2018.

⁶"About 1 in 6 emergency visits and hospital stays had at least one out-of-network charge in 2017." Henry J Kaiser Family Foundation, Jun 2019.

You care.
We listen.

Benefits, definitions, exclusions and limitations and rider availability may vary by state. Consult policy language for specific terms that apply. Trustmark Hospital StayPay® is a trademark of Trustmark Insurance Company. Trustmark® is a trademark of Trustmark Insurance Company. Products underwritten by Trustmark Insurance Company. Rated A- (Excellent) for financial strength by A.M. Best.

For more information like this, follow our blog at trustmarksolutions.com/blog

@trustmark | f | in

Trustmark
benefits beyond benefits