



**Find
Balance**
with **Trustmark
Hospital StayPay[®]**

Voluntary Benefits

Trustmark[®]
benefits beyond benefits



Balanced Flexibility

Trustmark Voluntary Benefits has built its reputation on creating the most innovative insurance products in the benefits industry. **Trustmark Hospital StayPay** is the first hospital indemnity voluntary benefit that allows employees to individually "dial in" key dimensions of the coverage.

People don't typically plan for out-of-pocket costs caused by a hospital stay. Most assume their medical coverage will be enough. **Trustmark Hospital StayPay** was designed to be adjustable for each employee to help balance all of their unplanned expenses with the rest of their medical coverage.

"I didn't realize all the expenses caused by hospitalization that aren't covered by my health plan."*



We Make It All Work Together

Trustmark Hospital StayPay provides employees individualized choice and control over their coverage to avoid gaps in their medical coverage and help cover deductibles.

Flexibility

Different workforces require different kinds of coverage. Within employer defined options, employees can also customize their plan to work better with their specific health plan choices.

Reliability

Employees enjoy level premiums, full portability and guaranteed renewability, for a plan they can count on.

Payability

With 365 days of uninterrupted coverage, enhanced wellness benefits, and the Claim-Free Return rider, **Trustmark Hospital StayPay** puts more money in policyholders' hands.



Individualized Coverage

Trustmark Hospital StayPay provides affordable and individualized, adjustable protection with benefits designed to help employees balance today's out-of-pocket costs.

Trustmark Hospital StayPay also provides unrivaled flexibility with features such as:



"I like the idea of adjusting my own individual benefits to fit with my health insurance and HSA."^{**}



Adjustable First Day Benefit

A customizable feature designed to change with the needs of an employee for the best protection.



No Separation Periods

Makes life easier for policyholders concerned about timing of treatments or being readmitted after treatment.



Enhanced Wellness Benefits

Hospital StayPay provides a wider range of benefits for routine tests and exams, even vision.



Mental Wellness & Addiction Recovery

A base benefit rarely covered in hospital indemnity plans that shows employees their employer cares.

\$100

Claim-Free Return

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.

Create Balance in the Workplace



Trustmark Hospital StayPay gives employers the opportunity to add value to their workplace for enhanced talent retention. Hospital StayPay contributes the following valuable assets to employers:



Protection

Hospital StayPay provides additional, cost-free protection for your most valuable assets – your employees.



Peace of Mind

Hospital StayPay helps improve employee engagement around times of hospitalization, because they worry less about money.



Portability

If an employee leaves, they can take Hospital StayPay with them wherever they go.

* Based on Trustmark Research, 2018.

**You care.
We listen.**

Contact a member of the Trustmark Voluntary Benefits sales team to start bringing balance to your clients' medical plans.

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Products underwritten by Trustmark Insurance Company
and Trustmark Life Insurance Company of New York.
Rated A- (Excellent) for financial strength by A.M. Best.

400 Field Drive • Lake Forest, IL 60045

TrustmarkVB.com



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