



**SAMPLE**

# 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, features and covered persons. 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. †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.†
- You'll receive a daily benefit for each day your stay continues after that.†
- Days spent in an intensive care unit pay an even larger amount than the daily benefit.†

### PLUS:

- **Get paid even if you don't file a claim!**  
A **\$100 payment** will be **automatically sent to you** every two years that you don't have a claim - no action needed!†
- **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.†

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

## Voluntary Benefits





# 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.
- **Convenient payroll deduction**, or pay via direct bill, bank draft or credit card if you leave your employer.

## 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. It also pays for one of the following per year: fasting blood glucose test, lipid panel, immunization or vision test.†
- **TrekCheck** helps pay for travel to care more than 50 miles from home, as well as overnight stays at hotels or short-term rentals for an adult companion who accompanies you.
- **A follow-up benefit** pays you for one follow-up visit to your doctor, after a hospitalization, emergency room visit, surgery, rehab stay or urgent care visit, up to three times a year.

- **An imaging benefit** pays you for certain imaging tests.
- **An immediate care benefit** pays you for visits to emergency rooms and urgent care centers, as well as transportation to a hospital in an ambulance.
- **A rehabilitation services benefit** pays you for inpatient and outpatient rehabilitation services, including those for mental wellness and addiction recovery.
- **A surgery benefit** pays you for inpatient and outpatient surgery, as well as anesthesia received during your procedure.

Feature availability may vary by state.

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**You care.  
We listen.**

**[Call to action]**

<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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Rated A- (Excellent) for financial strength by A.M. Best.<sup>2</sup>  
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