



Trustmark Accident insurance - Group

Affordable customized accident protection

Trustmark Accident - Group allows producers to customize the ideal supplemental accident solution that can be enrolled on most ben-admin systems. All plans are guaranteed issue and feature an extensive schedule of base benefits, with options to include Wellness Benefits and other modern value-adding features that are hard to find on other plans. Coverage can be 24-hour or non-occupational, and can be offered to family members as well as employees.

Extensive schedule of benefits

All Trustmark Accident - Group plans include these benefits. Payout amounts can be customized to meet your group's needs.

Initial care

- Initial office visit (including telemed and walk-in clinic)
- Hospital admission and stays
- Emergency room care
- Ambulance transport
- Surgeries
- X-rays and diagnostic tests
- Lodging and transportation

Injuries

- Fractures
- Dislocations
- Lacerations
- Burns
- Concussions
- Tendon/ligament injuries
- Eye injuries
- Emergency dental

Follow-up care

- Follow-up visits
- Physical therapy
- Chiropractic/acupuncture (optional)
- Appliances
- Prosthetics/artificial limbs

Benefits shown are examples and not a comprehensive list.



Example of payments

Here's an example of how Trustmark Accident - Group might pay for a broken leg suffered while playing organized softball:

Injury/Service	Sample plan pay out	With Organized Sports Benefit
Leg fracture, closed reduction	\$1,200	\$1,500
Ambulance transportation	\$200	\$250
Emergency room visit	\$200	\$250
X-ray	\$100	\$125
Follow-up visit with orthopedist	\$50	\$63
Physical therapy (ten visits)	\$500	\$625
Knee roller/scooter (appliance)	\$150	\$187
Total	\$2,400	\$3,000

For illustrative purposes only. Benefit amounts and availability can vary by state and by plan.

Voluntary Benefits



Optional add-ons to enhance coverage

Wellness Benefits

Promote good health and wellness, and increase the appeal of the product, with cash benefits with routine screenings, immunizations, vision tests, and/or diagnostic tests and follow-up tests.

Organized Sports Benefit

Increase the appeal of the plan, especially to families with active kids, by including this unique extra payment when an injury occurs as part of an organized amateur sport.

Auto Injury Benefit

A standout feature among industry accident plans, this benefit addresses one of the most common causes of accidental injury by increasing the amount paid when a covered injury is incurred in an automobile accident.

Workplace Care Benefit

Hospitals and healthcare facilities can encourage employees to seek treatment for injuries at their own workplaces with this 25% boost to the base benefit for getting in-house care.

Gunshot Wound Benefit

Municipal and public-safety employees who may be exposed to risk from firearms can get additional coverage for gunshot wounds. The amount paid can be increased if the covered person is a first responder.

Accidental Death Benefit

Provides a sizable lump-sum benefit for accidental death that occurs within 90 days of a covered accident (double for accident due to common carrier.)

Catastrophic Accident Benefit

Provides a sizable lump-sum benefit after a catastrophic loss to help families during the transitional period following a catastrophe.

Features

Flexibility

- Select any of our simple ready-made plans, or customize your own.
- 24-hour or non-occupational coverage.
- Offer one plan, or give employees a choice of two plans

Family Coverage

Employees may cover themselves, their spouse, their children, financially dependent grandchildren, and stepchildren (living with the employee over 50% of the time).

Initial Eligibility

- Active employees, age 18+, actively working at least 20 hours per week.
- Spouses of the above employees, age 18+.
- Children, financially dependent grandchildren and stepchildren of the above employees, ages 0-25.

Guaranteed Issue

Trustmark Accident - Group is easy to enroll, with guaranteed issue for eligible persons and no health questions, medical exams or pre-existing condition limitations if participation and/or percentage seen quotas are met.

Renewability and Portability

If an employee leaves their job, their certificate remains in force as long as the employee continues to pay premiums and the employer maintains coverage.



For broker/producer use only

This material is published for the use of Trustmark producers. It provides a brief description of voluntary benefit protection under form AO 620 and AO 620 MET, and is not a contract. Benefits, definitions, exclusions, limitations, rates, and availability may vary by state. Underwritten by Trustmark Insurance Company, Lake Forest, Illinois.

¹An 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).

Trustmark® is a registered trademark of Trustmark Insurance Company.
Rated A- (Excellent) for financial strength by A.M. Best.¹

400 Field Drive • Lake Forest, IL 60045
TrustmarkVB.com 


Trustmark®
benefits beyond benefits