



Trustmark Hospital StayPay® - Group insurance

The ultimate in flexible hospital indemnity

Provide your group with the perfect companion to their health insurance with Trustmark Hospital StayPay® - Group, which you can easily position alongside core medical on nearly all benefit administration systems. Hospital StayPay is flexible group hospital indemnity insurance that provides balance for employers and employees both.

It allows you to design a plan that complements medical coverage: offering affordable protection against high out-of-pocket costs from a hospital visit, and helping employers manage their own costs while still providing a robust benefits package.

Plan design

Innovative features

Trustmark Hospital StayPay – Group includes several unique features offered by Trustmark for the first time. Examples include:

- Special Daily stay benefits for step-down units
- Doctor's visit benefits
- Newborn coverage
- A Workplace Care benefit that encourages health-industry employees to seek in-house treatment.

Flexibility

Build your perfect Hospital StayPay plan by selecting from an array of benefits and benefit amounts to meet your group's unique needs. Offer a "skinny" plan with just admission benefits, or load up with value-adding features like Wellness Benefits and First Occurrence Benefit.

HSA & Non-HSA Options

Plans can be designed to be compatible with Health Savings Accounts, while additional features are available for non-HSA employees and groups. Employers with both HSA and non-HSA employees can offer two plans to make coverage available to their whole workforce.

HSA-compatible benefits

These features can be utilized by insureds with Health Savings Accounts:

- **First Day Stay Benefit** pays a lump sum upon the first day of confinement in a hospital. Amounts can be selected to match employee deductibles or out-of-pocket maximums. A higher amount can be made available for **First Day Stay Benefit – ICU** for admission to intensive care.
- **Daily Stay Benefit** pays for each day of confinement in a hospital. The **Daily Stay Benefit – ICU** and **Daily Stay Benefit – Step-Down Unit** can pay enhanced amounts for each day in intensive care or a step-down unit, respectively.
- **Wellness Benefits** promote good health and wellness while increasing the appeal of the product by paying cash benefits to employees when they get routine screenings, immunizations, vision tests, and/or diagnostic tests and follow-up tests.
- **First Occurrence Benefit** pays an extra boost for the first hospitalization in a given year.
- **Newborn Coverage** can provide a benefit for routine nursery care immediately following birth.
- **Mental Wellness & Addiction Recovery** and **Normal Childbirth*** are covered conditions for hospitalization. Complications of pregnancy are always covered.
- **Claim-Free Return** rider offers a \$100 check for every two-year period the employee goes without a hospital stay.

*Unless removed

Voluntary Benefits



Features

Flexible Benefit Amounts

First Day Stay, Daily Stay, and many other benefits can be adjusted to match your group's specific benefit needs.

Family Coverage

Employees may cover themselves, their spouse, their children, 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 covered employees, age 18+, not disabled.
- **Children**, financially dependent grandchildren and stepchildren of covered employees, ages 0-25.

Guaranteed Issue

Trustmark Hospital StayPay® - Group is easy to enroll and offered on a guaranteed issue basis 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.

Additional benefits available for non-HSA clients

These options provide additional value for when Health Savings Accounts are not being utilized:

- **Emergency Room Treatment Benefit** for emergency room visits (with or without admission), **Urgent Care Benefit** for a visit to an urgent care facility and/or **Ambulance Benefit** for ground, air or water ambulance transport to a hospital.
- **Surgery Benefits** paid for inpatient and/or outpatient surgery. Outpatient surgery can also cover surgery in a physician's office or urgent care facility. An Anesthesia Benefit can also be included.
- **Rehabilitation Benefits** paid for inpatient and/or outpatient rehabilitation from accident or illness, including options for rehab related to mental wellness or addiction recovery.
- **Imaging Benefits** for minor imaging (X-rays, blood tests), major imaging (MRI, CT, PET) and/or invasive imaging (e.g., arthroscopy, colonoscopy, gastroscopy, ultrasound).

- **Doctor's Visit Benefit** pays for appropriate care in a doctor's office or walk-in clinic, or via telemedicine.
- **Workplace Care Benefit** encourages hospital workers and healthcare employees to seek treatment at their own workplaces; doing so provides them with a 25% boost to the base benefit.
- **TrekCheck** helps offset the costs of travel more than 50 miles from home for hospital care, so employees can more easily access better or more specialized care.
- **Waiver of Premium** for confinement at least 30 days in a hospital and/or for at least 90 days' total disability.




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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).

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