

Trustmark Hospital StayPay[®]

Where unmatched flexibility meets superior protection

Trustmark Hospital StayPay[®] is unlike any other hospital insurance protection on the market. It balances unrivaled flexibility with one-of-a-kind features to enhance protection.

The perks to offering Trustmark Hospital StayPay as a voluntary benefit

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 can put more money in policyholders' hands.

Freedom

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



Base benefit

Hospital StayPay is a fit for any employer's benefits program regardless of whether or not they offer an HSA. Our HSA-compliant base benefit includes:

- An **adjustable First Day Stay benefit**
- A **Daily Stay benefit** for each day in the hospital
- A **Daily ICU benefit** that pays twice the selected daily confinement benefit amount

 HSA-compliant product features


Claim-Free Return


Customers told us they wanted a feature to get money back if they don't have a claim – and we listened! The Claim-Free Return rider offers a \$100 check for every two-year period they don't have a claim for a hospital stay. Getting money back can improve employees' policy retention and satisfaction with their employer.


Voluntary Benefits

Trustmark[®]
benefits beyond benefits

Additional HSA-compliant coverage options¹

Wellness Checks  help promote good health and wellness by providing \$25-\$100 that can be used to offset the cost of routine medical, vision, or follow-up tests.

First Occurrence  is an extra boost for the first hospitalization in a given year, that can help employees meet high deductibles or out-of-pocket maximums.

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

Mental Wellness & Addiction Recovery  Admissions for these reasons are treated as normal triggers for the base benefit.



Enriched features & benefit options

When you're looking to manage your workers' insurance needs, you want the best plan possible. You also want to be able to customize that plan so that it meets your needs specifically. Trustmark Hospital Staypay provides both of those things.

With a range of additional riders and options at the employer level – you can tailor your plan to fit whatever situation and budget suits your client's needs.

- **TrekCheck** offsets the cost of travel and lodging when seeking care more than 50 miles from home to help make sure policyholders can access the care they need
- **Immediate Care**, for things like emergency room and urgent care center visits, as well as ambulance transportation
- **Surgery**, for inpatient or outpatient surgery, and anesthesia
- **Rehab**, for physical rehabilitation (inpatient or outpatient), occupational, or speech therapy, as well as treatment for mental health or substance abuse issues
- **Imaging**, with varying benefits for major and minor imaging
- **Follow-Up Care**, to help connect people with continuing care after their stay

Eligibility

- Trustmark Hospital StayPay is also available as group product²
- Active employees, ages 18-70³, working a minimum of 17 hours per week
- Spouses, ages 18-70
- Children and dependent grandchildren, ages 0-26

¹These benefits 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.

²Pre-existing condition limitations may apply. Benefit and eligibility requirements may vary by state.

³Maximum issue age may vary by product and state.


With Hospital Staypay, employees worry less about their bills, and focus on recovering. Learn how by contacting a Trustmark representative today.



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