

# Why Accident Insurance?

*While many working families have health insurance, few may be able to budget for unexpected out-of-pocket medical costs.*

As the cost of healthcare increases, families have become increasingly interested in the need for insurance products that can help them offset growing co-pays and deductibles. Accident insurance can help manage the costs of accidental injuries. But not everybody understands that. There are common misconceptions associated with accident coverage. And then there's reality.



## MYTH:

***Medical insurance covers everything.***

## FACT:

As healthcare costs continue to increase, so do deductibles and copays. And if any employees are in the 60% of adult Americans who have no savings earmarked for emergencies<sup>1</sup>, Accident insurance can help provide them financial security by helping them meet out-of-pocket expenses from injuries.



## MYTH:

***"It won't happen to me!"***

## FACT:

- A disabling injury occurs nearly every second.<sup>1</sup>
- About 42.4 million hospital emergency room visits in the U.S. were injury related.<sup>2</sup>
- The top three sports-related injuries were due to bicycle riding, basketball and football.<sup>3</sup>



## MYTH:

***Employees need to have an accident to use it.***

## FACT:

Wellness benefits can be built into Accident coverage that can include benefits for routine services.<sup>4</sup>

<sup>1</sup>National Safety Council Injury Facts, 2010 <sup>2</sup>Centers for Disease Control and Prevention, 2008 National Emergency Department Summary Tables

<sup>3</sup>Consumer Product Safety Commission, Sports Participation and Injuries for U.S., 2008 <sup>4</sup>Not available in all states, and plans may differ.

# Accident Insurance

**Trustmark**  
INSURANCE COMPANY  
PERSONAL. FLEXIBLE. TRUSTED.

# Why Trustmark's Accident Insurance Coverage?

- Flexibility
  - You can mix and match benefits to provide a custom solution for your employees
- Easy to enroll
- Wellness benefits\*
  - Benefit increments of \$25 to \$100 can include routine services.
  - Plans available with no waiting periods
- Built-in benefits
  - Coverage for children available
  - Fully portable
  - Affordable premiums

\*Wellness benefits may not be available in all states and benefits may vary by state.



## What's the value of it?

### Accident insurance helps employees pay for:

- Co-pays and deductibles
- Sports-related injuries and household accidents
- Ambulance, emergency room or hospitalization expenses
- Injuries including dislocations, fractures and burns
- Follow-up care such as physical therapy
- Crutches or other appliances
- Regular bills, too

This is an accident only policy with limited benefits and does not pay benefits for diseases, sickness or for loss from sickness. This is not a workers' compensation policy nor a Medicare policy. Benefits are supplemental and not intended to cover all medical expenses. It is not an expense reimbursement policy. In MA, this health plan alone does not meet minimum creditable coverage standards and will not satisfy the individual mandate that you have health insurance. In WY, this policy does not contain comprehensive adult wellness benefits as defined by state law.

**Have questions? We have solutions.**

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