Trustmark Accident

Trustmark's Accident insurance solution combines ultimate flexibility with comprehensive coverage. Producers can choose from multiple extensive benefit plans, plus mix and match wellness/health screening, catastrophic accident and accidental death benefits, to provide a custom solution for each employer. No matter which solution you choose, enrolling is easy because all plan designs are guaranteed issue.

Click to watch Accident video
https://vimeopro.com/trustmarkcompanies/accident-overview

Plan Features

Guaranteed Renewability

Families can keep the same benefit and premium levels even if employees leave their employer or retire. Policy cannot be cancelled as long as premiums are paid. Requires at least 10 applications.

Underwriting conditions may vary, and determine the eligibility for the offer of insurance.

Family Coverage

Employees may cover themselves, their spouse, their children, and, sometimes, dependent grandchildren.

Comprehensive Coverage

All base plan designs include the same comprehensive schedule of benefits. Additional benefits can be selected by employers to enhance the plan design.

Initial Care

Benefits for emergency room visits, ambulance, doctor's visit, lodging, surgery, blood transfusions, emergency dental.

Injuries

Benefits for fractures, dislocations, lacerations, burns, concussions, eye injury, herniated disc, dismemberment, tendon, ligament, rotator cuff, torn knee cartilage.

Follow-Up Care

Benefits for physical therapy, appliances, prosthetic device, artificial limb, skin graft, transportation.

Eligibility – U.S. Residents

- Employees – Ages 18 through the age of 80, actively working full-time (30 hours per week) and employed at least 30 days
- Spouses – Ages 18 through the age of 80, who are not disabled
- Children – Your unmarried, biological or legally adopted child through the age of 25. Your grandchild, who is dependent on you for federal income tax purposes through the age of 25.

Employee must apply for coverage in order to cover dependents.

Benefits for 24-Hour Coverage, Plan 6

Accident/Injury	*Benefit Amount Plan 6*
Accident Follow-Up Treatment	$150
Accidental Death Benefit Rider	Employee $100,000 Spouse $40,000 Children $20,000
Accidental Death Benefit Rider Common Carrier	Employee $200,000 Spouse $80,000 Children $40,000
Ambulance	
Ground	$600
Air	$2,500
Appliance	$225
Blood, Plasma and Platelets	$600
Burns – Flat Amount for:	
Third-degree 35 or more sq. in	$15,000
Third-degree 9 to 34 sq. in.	$2,250
Second-degree for 36% or more of body	$1,125
Catastrophic Accident Benefit	Employee $100,000 Spouse $50,000 Children $50,000
Concussion	$200
Dislocations	
Open reduction	Up to $8,000
Closed reduction	Up to $4,000
Doctor's Office Visit (Including Urgent Care, Walk-In Clinic & Chiropractic)	$150
Emergency Dental Benefit	
Extraction	$150
Crown	$450
Emergency Room Treatment	$250
Eye Injury	$400
Fractures	
Open reduction	Up to $12,500
Closed reduction	Up to $6,250
Chips	25% of closed amount

Health Screening Benefit	$50
Herniated Disc	$1,000
Hospital Admission	$2,250
Hospital Confinement (per day up to 365 days)	$500
Hospital ICU (per day up to 15 days)	$600
Laceration	Up to $1,200
Lodging (per night up to 30 days)	$200
Loss of finger, toe, hand, foot or sight of an eye	
Loss of both hands, feet, sight of both eyes or any combination of two or more losses	$30,000
Loss of one hand, foot or sight of one eye	$15,000
Loss of two or more fingers, toes or any combination of two or more losses	$3,000
Loss of one finger or one toe	$1,500
Physical Therapy (per visit, up to six visits)	$75
Prosthetic Device or Artificial Limb	
More than one	$2,000
One	$1,000
Skin Grafts	25% of burn benefit
Surgery	
Open, abdominal, thoracic	$2,500
Exploratory	$250
Tendon/Ligament/Rotator Cuff	
Repair of more than one	$1,800
Repair of one	$1,200
Exploratory without repair	$300
Torn Knee Cartilage	$1,000
Exploratory	$200
Transportation (100 miles up to three trips)	$600

Most benefits are paid once per person per covered accident per plan year.

Additional Benefits

Accidental Death Benefit: Built-In

Provides a lump-sum benefit for an accidental death that occurs within 90 days of a covered accident: The benefit doubles if the accidental death is due to a common carrier. Common carriers are any paid form of public transportation, such as commercial flights, motor vehicles, trains or boats that operate on a regular schedule.

Catastrophic Accident Benefit: Built-In

This benefit helps families during the transitional period following a catastrophe. The Catastrophic Accident Benefit provides a lump-sum benefit for employees, spouses and children for a catastrophic loss after fulfilling a 90-day elimination period. A catastrophic loss is:

- Loss of both hands or both feet;
- Loss of both arms or both legs;
- Loss of use of both arms or both legs;
- Loss of one hand and one foot;
- Loss of one arm and one leg;
- Loss of use of one arm and one leg;
- Total blindness;
- Loss of the hearing of both ears; or
- Loss of the ability to speak

Health Screening Benefit: Built-In

This benefit promotes good health and wellness by providing a benefit to offset the cost of going to the doctor. Plans can include routine services, such as health screening tests, regardless of other coverage.

Eligible tests include:

- Low-dose mammography
- Pap smear for women over age 18
- Flexible sigmoidoscopy
- Hemoccult stool specimen
- Colonoscopy
- Stress test on a bicycle or treadmill
- Fasting blood glucose test
- Blood test for triglycerides
- Prostate-specific antigen (PSA) test for prostate cancer
- Bone marrow testing
- Breast ultrasound
- CA 15-3 (blood test for breast cancer)
- CA 125 (blood test for ovarian cancer)
- CEA (blood test for colon cancer)
- Chest x-ray
- Thermograph
- Serum protein electrophoresis (blood test for myeloma)
- Serum cholesterol test to determine HDL and LDL levels

Rates

Monthly Rates

(Assumes deductions of 12 times per year)

	Employee	Employee and Spouse	Employee and Children	Family
Plan6	$22.69	$33.38	$43.04	$53.73

Definitions

Covered Accident

An accident causing injury, which:

- Occurs after the effective date;
- Occurs while the certificate is in force; and
- Is not excluded by name or specific description in the certificate.

Elimination Period

The period of time after the date of a covered accident for which catastrophic accident benefits are not payable.

Injury or Injuries

An accidental bodily injury which resulted from a Covered Accident. It does not include Sickness, disease or bodily infirmity. Overuse syndromes, typically due to repetitive or recurrent activities, such as osteoarthritis, carpal tunnel syndrome or tendonitis, are considered to be a Sickness and not an Injury for purposes of this Certificate.

Maximum Benefit Period

The longest period of time for which hospital benefits will be paid.