



# Trustmark Accident - Group Insurance

## Coverage for when life takes a tumble.



**Accidents happen.** And the sudden **out-of-pocket costs** associated with them can be pricey.

Trustmark Accident insurance helps by paying **cash directly to you**, for covered accidents and the services to help treat them. The plan pays **regardless of other coverage** you have, and there are no restrictions on how you may use the money.

### Why Trustmark Accident?

1. Helps **pay for what health insurance might not**, like copays and deductibles, and can also help with your everyday bills.
2. **Peace of mind** for your active lifestyle: having a slip-up won't break the bank.
3. After an accident, you can **focus less on your wallet** and more on your recovery.
4. You can get affordable coverage for your **entire family**, including active kids.

### Cash Benefits for Injuries and Services

Accident insurance offers **24-hour coverage** for a wide array of covered **accidental injuries** and related **services**, including but not limited to:

#### Initial Care

- Hospital admissions and stays
- Ambulance transport
- Emergency room visits
- X-rays and diagnostic tests
- Initial doctor's office visit
- Surgeries
- Lodging and transportation

#### Injuries

- Fractures (broken bones)
- Dislocations
- Lacerations
- Burns
- Concussions
- Tendon/ligament injuries
- Eye injuries
- Emergency dental

## Voluntary Benefits

**Trustmark**  
benefits beyond benefits

## Follow-Up Care

- Follow-up visits
- Physical therapy
- Appliances (e.g.: crutches or knee scooter)
- Prosthetics and artificial limbs

Benefits paid will depend upon the type of injury/injuries suffered and services received. A complete schedule of benefits and payout amounts will be included in your certificate.

## Additional Value-Adding Benefits

**Accidental Death Benefit** – Provides an **additional benefit for an accidental death** that occurs within 90 days of a covered accident. The benefit doubles if the death is due to a common carrier – a paid form of public transportation operating on a regular schedule.

**Catastrophic Accident Benefit** – Pays a benefit that can help with the transitional period following a **catastrophic loss**: for example, the loss of use of both arms or both legs, or total blindness.

## Plan Features

**Automatic Acceptance** – No health questions to answer, and you can't be turned down for coverage based on your health.

**Family Coverage** – Coverage is available for employees, their spouses, their children and their financially dependent grandchildren.

**Renewability and Portability** – You can keep your coverage as long as your premiums are paid. If you leave your employer or retire, you can still keep your plan on a direct-bill basis.

**You can manage your coverage or easily file online claims 24/7  
at [TrustmarkVB.com](https://TrustmarkVB.com)!**

*NOTE: If you have previously elected Trustmark accident coverage, your existing policy may differ from what is described here.*

*This is a brief description of benefits under forms AO 620 C and AO 620 C MET. This is accident-only coverage with limited benefits and does not pay benefits for diseases, sickness, or for loss from sickness. This is not a workers' compensation policy or a substitute for medical expense insurance, major medical insurance or a health benefit plan alternative. It is also not a Medicare Supplement policy. Coverage issued may differ from what is described here; your certificate and outline of coverage, if applicable, will contain complete information. Elimination periods may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. For exact costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® is a registered trademark of Trustmark Insurance Company.*

*<sup>2</sup>An AM 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 (3<sup>rd</sup> out of 13 possible ratings ranging from A++ to D).*

ACC-G\_24\_ADB\_CAT

MasterCorp, Inc.

Effective Date: 01/01/2025

Situs

State: TN

Trustmark Accident - Group Insurance (Low Plan)

Plan Type: 24 Hour

Accident/Injury	Benefit Amount
	Low Plan
<b>Hospital Care</b>	
Hospital First Day Stay Benefit (Per admission)	\$1,000
Hospital Daily Stay Benefit (Per day up to 365 days)	\$200
Hospital Daily Stay Benefit - ICU (Per day up to 15 days/Pays in addition to Hospital Daily Stay Benefit)	\$200
Hospital Daily Stay Benefit - Step-down Unit (Per day up to 15 days/Pays in addition to Hospital Daily Stay Benefit)	\$100
Inpatient Rehabilitation Benefit (Per day up to 60 days per covered accident)	\$100
Blood/Plasma/Platelets Benefit	\$200
Coma Benefit	\$10,000
Pain Management (Epidural) Benefit	\$50
<b>Initial Care</b>	
Initial Doctor's Office Visit Benefit	\$100
Urgent Care Benefit	\$100
Emergency Room Treatment Benefit	\$200
Ambulance Benefit - Air	\$1,600
Ambulance Benefit - Ground/Water	\$400
Major Diagnostic Testing Benefit	\$150
X-Ray Benefit	\$50
<b>Follow Up Care</b>	
Accident Follow-up Treatment Benefit (Up to 6 visits per person per covered accident)	\$75
Therapy Benefit Physical, Speech, Occupational (Up to 10 visits per person per covered accident)	\$50
Therapy Benefit Chiropractic and Acupuncture (Up to 10 visits per person per covered accident)	Included
Appliance Benefit - Major	\$150
Appliance Benefit - Minor	\$150
Prosthetic Device or Artificial Limb Benefit - Single	\$1,000
Prosthetic Device or Artificial Limb Benefit - Multiple	\$2,000
TrekCheck - Lodging (50+ miles/up to 3 trips)	\$150
TrekCheck - Transportation (50+ miles/up to 30 days)	\$400

MasterCorp, Inc.

Effective Date: 01/01/2025

Accident/Injury	Benefit Amount
	Low Plan
<b>Surgical Care Benefit</b>	
Arthroscopic Surgery	\$500
Cranial Surgery	\$1,250
Hernia Surgery	\$500
Herniated Disc Surgery	\$750
Open Abdominal or Thoracic - Surgery	\$1,250
Open Abdominal or Thoracic - Surgery (Exploratory)	\$150
Tendon/Ligament/Rotator Cuff Surgery - (Multiple)	\$400
Tendon/Ligament/Rotator Cuff Surgery - (Single)	\$400
Tendon/Ligament/Rotator Cuff Surgery - Surgery (Exploratory)	\$150
Torn Knee Cartilage - Surgery	\$400
Torn Knee Cartilage - Surgery (Exploratory)	\$150
Miscellaneous with General Anesthesia	\$100
Miscellaneous with Conscious Sedation	\$200
<b>Injuries</b>	
Burn Benefit - 2nd Degree < 9% BSA	\$300
Burn Benefit - 2nd Degree 9%-18% BSA/3rd Degree < 9% BSA	\$1,000
Burn Benefit - 2nd Degree >18% BSA/3rd Degree 9%-18% BSA	\$1,000
Burn Benefit - 3rd Degree > 18% BSA	\$10,000
Skin Graft Benefit	25%
Concussion Benefit	\$150
Emergency Dental Benefit - Crown	\$150
Emergency Dental Benefit - Extraction	\$75
Eye Injury Benefit	\$400
Laceration Benefit - Not Requiring Repair	\$25
Laceration Benefit - Less than 2 in	\$100
Laceration Benefit - 2 in - 6 in	\$100
Laceration Benefit - Greater Than 6 in	\$600
Traumatic Brain Injury Benefit	\$1,000
<b>Dislocation Benefit</b>	
Hip (Closed)	\$3,000

MasterCorp, Inc.

Effective Date: 01/01/2025

Accident/Injury	Benefit Amount
	Low Plan
Knee (Closed)	\$3,000
Ankle or Foot Bones (Excluding Toes) (Closed)	\$3,000
Collarbone (Sternoclavicular) (Closed)	\$400
Lower Jaw (Closed)	\$400
Shoulder (Glenohumeral) (Closed)	\$400
Elbow (Closed)	\$600
Wrist (Closed)	\$800
Hand Bones (Other than Fingers) (Closed)	\$400
Collarbone (Acromioclavicular/Separation) (Closed)	\$400
One Toe or One Finger (Closed)	\$100
Partial (Closed)	25%
Hip (Open)	\$6,000
Knee (Open)	\$6,000
Ankle or Foot Bones (Excluding Toes) (Open)	\$6,000
Collarbone (Sternoclavicular) (Open)	\$800
Lower Jaw (Open)	\$800
Shoulder (Glenohumeral) (Open)	\$800
Elbow (Open)	\$1,200
Wrist (Open)	\$1,600
Hand Bones (Other than Fingers) (Open)	\$800
Collarbone (Acromioclavicular/Separation) (Open)	\$800
One Toe or One Finger (Open)	\$200
<b>Fracture Benefit</b>	
Skull (Depressed) (Closed)	\$4,000
Skull (Simple, Non-Depressed) (Closed)	\$4,000
Hip/Thigh (Closed)	\$4,000
Body of Vertebrae (Closed)	\$4,000
Pelvis (Closed)	\$4,000
Leg (Closed)	\$1,000
Bones of Face or Nose (Closed)	\$600
Upper Jaw (Closed)	\$600
Upper Arm (Closed)	\$1,000

10/04/2024

MasterCorp, Inc.

Effective Date: 01/01/2025

Accident/Injury	Benefit Amount
	Low Plan
Lower Jaw (Closed)	\$600
Shoulder Blade/Collarbone/Sternum (Closed)	\$1,000
Vertebral Processes (Closed)	\$600
Forearm/Hand (Closed)	\$800
Wrist (Closed)	\$800
Kneecap (Closed)	\$800
Foot (Except Toes) (Closed)	\$800
Ankle (Closed)	\$800
Rib (Closed)	\$200
Coccyx (Closed)	\$200
Finger/Toe (Closed)	\$100
Chip or Avulsion Fracture (Closed)	25%
Skull (Depressed) (Open)	\$8,000
Skull (Simple, Non-Depressed) (Open)	\$8,000
Hip/Thigh (Open)	\$8,000
Body of Vertebrae (Open)	\$8,000
Pelvis (Open)	\$8,000
Leg (Open)	\$2,000
Bones of Face or Nose (Open)	\$1,200
Upper Jaw (Open)	\$1,200
Upper Arm (Open)	\$2,000
Lower Jaw (Open)	\$1,200
Shoulder Blade/Collarbone/Sternum (Open)	\$2,000
Vertebral Processes (Open)	\$1,200
Forearm/Hand (Open)	\$1,600
Wrist (Open)	\$1,600
Kneecap (Open)	\$1,600
Foot (Except Toes) (Open)	\$1,600
Ankle (Open)	\$1,600
Rib (Open)	\$400
Coccyx (Open)	\$400
Finger/Toe (Open)	\$200

MasterCorp, Inc.

Effective Date: 01/01/2025

Accident/Injury	Benefit Amount
	Low Plan
Accidental Death and Catastrophic Accident	
Accidental Death Benefit - Employee	\$25,000
Accidental Death Benefit - Spouse	\$10,000
Accidental Death Benefit - Child	\$5,000
Accidental Death Benefit - Common Carrier - Employee	\$50,000
Accidental Death Benefit - Common Carrier - Spouse	\$20,000
Accidental Death Benefit - Common Carrier - Child	\$10,000
Catastrophic Accident Benefit - Employee	\$10,000
Catastrophic Accident Benefit - Spouse	\$10,000
Catastrophic Accident Benefit - Child	\$10,000

State: TN  
Paymode: 12

	Employee	Employee + Spouse	Employee + Children	Family
Rate	\$ 9.25	\$ 13.94	\$ 17.97	\$ 24.07