

# **This notice is required by Federal law**

## **IMPORTANT: This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

## **Looking for comprehensive health insurance?**

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

## **Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.



# Trustmark Hospital StayPay® – Group insurance

Keeping things balanced when you get knocked off your feet.



Hospital stays can be **incredibly expensive**. And your medical insurance may **not pay for everything**.

Trustmark Hospital StayPay® insurance pays **cash directly to you** when you end up in the hospital due to a covered accident or covered sickness, no matter what other insurance you have. You can use the money for **whatever you need**, so you can worry less about your bills and **focus on recovering**.

## Why Trustmark Hospital StayPay?

1. It's a **companion for your health insurance**: pairing them up helps give you **better protection** against big hospital bills.
2. Coverage pays a benefit for **most common reasons** for hospital admission, including: illness, injury, mental wellness, addiction recovery or childbirth.
3. The average cost of a three-day hospital stay is **\$30,000** – it's a good idea to have extra protection!<sup>†</sup>
4. Cover your spouse and kids as well with affordable **family coverage** options.

## Cash Benefits for Hospital Stays

Your Trustmark Hospital StayPay benefits are **simple** and **easy to understand**:

**First Day Stay Benefit<sup>†</sup>** – Pays you a **lump-sum cash benefit** when you're first admitted to the hospital.

**Daily Stay Benefit<sup>†</sup>** – You'll receive an **additional benefit for each day** your stay continues after the first day. You may collect another benefit as well for days spent in intensive care.

A complete schedule of benefits and payout amounts will be included in your certificate.

<sup>†</sup>Benefits marked with this symbol 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.

Voluntary Benefits

**Trustmark**  
benefits beyond benefits

## Additional Value-Adding Benefits

Your plan may also include:

**Wellness Benefit<sup>†</sup>** – **Get paid a benefit** just for taking steps to help yourself stay well! Your Wellness Benefit **pays you cash** directly when you get certain screening tests or other wellness exams. Each covered person can collect a benefit **once per year** in each of these categories:

**Routine Visit Benefit<sup>†</sup>** – Payable for any of the following:

- Routine physical
- Sports physical
- Biometric screening
- Immunization
- Vision test
- Blood test for triglycerides
- Fasting blood glucose test
- Lipid panel
- Low-dose mammography or routine mammogram
- Pap smear (for women over age 18)
- Chest x-ray
- Invasive colonoscopy
- Noninvasive colon screening, including CT colonoscopy
- Electrocardiogram (EKG/ECG)
- Human papillomavirus (HPV) vaccination
- Serum cholesterol test for HDL and LDL

You can file a claim for your Wellness benefits 24/7 at **TrustmarkVB.com**.

## 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 hospital indemnity coverage, your existing policy may differ from what is described here.

This is a brief description of benefits under form HII 520 C and HII 520 C MET. This hospital indemnity insurance policy/group certificate provides limited benefits that are the result of a covered accident or covered sickness. It is not a substitute for medical expense insurance, major medical expense insurance or a health benefit plan alternative. It does not provide comprehensive medical coverage. It is also not a Medicare Supplement policy, nor is it a policy of worker's compensation. Coverage issued may differ from what is described here; your certificate and outline of coverage, if applicable, will contain complete information. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions, form numbers and limitations may vary by state. For costs and coverage detail, including exclusions, limitations and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and Trustmark Hospital StayPay® are registered trademarks of Trustmark Insurance Company.

<sup>1</sup>HealthCare.gov, Why Health Insurance is Important: Protection from High Medical Costs 2019. <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).

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MasterCorp, Inc.

Effective Date: 01/01/2025

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State: TN

Trustmark Hospital StayPay<sup>®</sup> - Group Insurance (Medium HSA)

HSA Compatible Benefits	Benefit Amount - Days Payable
	Medium
Confinement Benefits	
Daily Stay Benefit	\$100 - 30 Days
Daily Stay Benefit – ICU (Pays in addition to Daily Stay)	\$100 - 30 Days
Wellness Benefits	
Routine Visit - Employee	\$50
Routine Visit - Spouse	\$50
Routine Visit - Child	\$50
Normal Childbirth	
Normal Childbirth Coverage	No Waiting Period

\*Wellness Benefit Routine Visit:  
Medium: No Waiting Period, 1 Day, Proof of Loss Not Required, Immunizations Included, Sport and Routine Physicals Included, Vision Included  
State: TN  
Paymode: 12  
First Day Confinement: \$ 1,000

Composite	Employee	Employee + Spouse	Employee + Children	Family
All Ages	\$ 15.10	\$ 26.21	\$ 22.65	\$ 36.19