

# Enhancing Accident Insurance Priorities first...

*We aren't immune from accidents*, even though we wish we could be. It can happen to anyone, at any time and it is difficult to know what to expect. But, that doesn't mean we can't understand what is most likely to happen and plan accordingly.

*And so...we prepared.* By understanding the most common types of services used when accidents happen and designing three new plans to deliver the highest payout for events most likely to happen, we create better value for our customers.



## About our newly enhanced plans

Accident insurance is certainly a product that employees' desire, and we've done our best to give them what they want. Voluntary products, like Accident, seal gaps for an employee's out-of-pocket expenses.

We researched what benefits are most often used, and compared that to what our competitors offer. Our goal when creating these new plans was to deliver the highest available benefit for the most utilized services at a comparable cost to our competitors. And that's just what we did.

## About our Accident insurance

The level of benefits stays the same throughout the life of the plan and doesn't change with age. Plus it's affordable. The average premium is only \$285 and offers more benefits than ever before!

It's also guaranteed issue to all employees and coverage for health screenings can be built into any Plan to promote well-being and health education.<sup>1</sup>

We still offer access to 24-hour and non-occupational coverage and deliver the flexibility to add certain benefits such as catastrophic or accidental death benefits.

## In the industry

Accident insurance is the third most popular voluntary product sold, and as of 2011, brought in \$738 million in sales.<sup>2</sup> We know employees want this as an option, and we want to make sure that we give them what they need.

Benefits were increased across the board on our new plans, but significantly increased for services highly utilized. See how we compare:

Highly Utilized Benefits	Trustmark	Carrier 1	Carrier 2	Carrier 3	Carrier 4
Hospital admission	\$2,250	\$1,500 or \$2,250 ICU	\$1,000 1 x per year	\$1,500 1 x lifetime	\$1,500
Hospital	\$500	\$400	\$200	\$300	\$350
Hospital ICU	\$600	\$600	\$600	\$600	\$850
ER	\$250	\$150	\$200	\$750 expense-based	\$200
Doctor/urgent care	\$150	\$100	\$125	\$750 expense-based	\$120
Follow-up visit	\$150	\$100	\$30	\$50	\$100
Fractures	Up to \$12,500	\$10,000	\$8,000	\$6,000	\$7,500
Physical therapy	\$75	\$35	\$30	\$30	\$100
Lacerations	Up to \$1,200	\$800	\$400	\$50	\$1,600
Appliance	\$225	\$200	\$100	\$125	\$700
Ambulance	Up to \$2,500	\$2,500	\$1,000	\$900	\$350
Tendon/ligament /RC	\$1,800	\$1,500	\$600	\$500	\$800
Wellness	\$100	\$100 one payout for all contracts	\$50 one payout every 12 months	\$75	\$100
<b>Total available benefit</b>	<b>\$22,300</b>	<b>\$18,735</b>	<b>\$12,335</b>	<b>\$11,630</b>	<b>\$14,270</b>

**Highest total benefit!**

Illustration is based off accident plan with highest maximum benefit, with one time use of each benefit against comparable competitor plan. Competitor plans may have flexibility to change. Benefits may vary by state.

Let's talk...

To learn more, contact your regional sales director.

Newly enhanced benefits may not be available in all states.

<sup>1</sup> Wellness benefits and availability may vary by Plan and state.

<sup>2</sup> Worksite Personal Injury Accident Products, Eastbridge Consulting Group website, found Jan. 4, 2013.

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