

This notice is required by Federal law

SAMPLE

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.

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What does balance look like?

“I want protection from high hospital bills.”

Trustmark Hospital StayPay® insurance pays you for time you spend in the hospital, providing you with a financial cushion when you need it most. Use the benefit to help pay your deductible, for extra medical expenses, or anything else you like.



Myth:

“My medical insurance will cover everything.”

No matter what kind of insurance you have – PPO, HMO, a high-deductible plan – almost all medical insurance passes significant costs on to you.

Fact:

The average American family spends **over \$700 out of pocket** on healthcare every year.¹



“My out-of-pocket maximum isn't that high.”

Hospital bills are often much higher than standard doctor bills – you could be required to pay your entire annual maximum for a single event. Few people have enough savings to keep that from having an impact.

The average 3-day hospital stay costs **\$30,000**.²



“I'm never going to be hospitalized.”

There are lots of reasons someone might be admitted to a hospital – illnesses, injuries, or even to deliver a baby.

36 million Americans were hospitalized in 2017 – more than **one in 10**.^{3,4}

¹JPMorgan Chase, *Paying Out of Pocket: The Healthcare Spending of 2 Million US Families, 2017*. ²HealthCare.gov, *Why Health Insurance Is Important: Protection from High Medical Costs, 2019*. ³American Hospital Association, *Fast Facts on US Hospitals, 2019*. ⁴Census.gov, *Population Clock, 2019*.

Voluntary Benefits



Underwritten by Trustmark Insurance Company

SAMPLE



Trustmark Hospital StayPay[®] insurance gives you more.

Trustmark Hospital StayPay pays you cash, which you can use for anything you like. It's there if you need help with medical bills and deductibles, but also for things like groceries, child care, or anything else you might need.



Benefits are payable for time you spend in the hospital.



Benefits are paid regardless of your other coverage.



Take your coverage with you, with no change in premium or benefits, if you change jobs or retire.

**You care.
We listen.**

Enrollment is offered through your employer. To learn more, contact your insurance representative.

This is a brief description of benefits under HII 119 and applicable riders CFR 119, CCR 119, FUR 119, IBR 119, ICR 119, RSR 119, SBR 119, TLR 119 and WBW 119. 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. Your policy/group 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. For exclusions and limitations that may apply, please visit trustmarksolutions.com/disclosures/HSP.

Trustmark[®] is a registered trademark of Trustmark Insurance Company. Trustmark Hospital StayPay[®] is a trademark of Trustmark Insurance Company.

Underwritten by Trustmark Insurance Company
Rated A (EXCELLENT) AM Best

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benefits beyond benefits