

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.



SAMPLE

Trustmark Hospital StayPay[®] Insurance

Keeping things balanced when you get knocked off your feet.

Protection against high hospital bills

There are many reasons you might end up in the hospital, from **an unexpected illness** to **welcoming a new family member**. If you do, you may assume your medical insurance will pay for it all. But hospital stays can be **incredibly expensive**.

Trustmark Hospital StayPay[®] insurance pays **cash directly to you** for days you spend in the hospital. The plan pays **regardless of other coverage** you have, and there are no restrictions on how you may use the money.

With Hospital StayPay, you can worry less about your bills, and **focus on recovering**.

Hospital StayPay sample rates

Protecting yourself may be more affordable than you think. The chart below displays a range of sample weekly rates for employee-only coverage for commonly issued Trustmark Hospital StayPay plans. Your rate may differ depending on your benefit amounts and features. Your rate is locked based on your age at the time the policy is issued, and will never increase due to age. You can keep your coverage to age 70.¹

Age at Purchase	Weekly Rates
18-49	[\$3.56 - \$4.91]
50-59	[\$5.37 - \$7.51]
60-64	[\$8.04 - \$10.73]
65-70	[\$11.37 - \$14.54]

Sample rates are shown for illustrative purposes only. Rates may vary by state, employer and features selected by you and/or by your employer. An application for insurance must be completed to obtain coverage.

¹ Coverage lasts to age 70 or for 5 years from issuance of the policy, whichever is longer. [†]Benefits marked with this symbol are designed to be compatible with Health Savings Accounts (HSAs). You may wish to consult a tax and legal advisor to confirm which supplemental benefits may be purchased by persons with an HSA to continue to maintain tax-exempt status.



Simple, easy-to-understand benefits

- The **First Day Stay benefit** pays you a benefit when you're first admitted to a hospital.[†]
- You'll receive a **daily benefit** for each day your stay continues after the first day.[†]
- Days spent in an **intensive care unit** pay a daily benefit for each day your stay continues after the first day.[†]

[PLUS:]

- **Get paid even if you don't file a claim!**
A **\$100 payment** will be **automatically sent to you** every two years that you don't have a claim - no action needed![†]
- **Extra help for your first check-in**
The first time in a calendar year someone on the policy is admitted to the hospital, you'll receive a one-time **boost to your benefit**, which could help you meet your deductible.[†]

See reverse for more information on Hospital StayPay[®] insurance from Trustmark Insurance Company.

Voluntary Benefits





Are you prepared to pay for a hospital stay?

SAMPLE

The average cost of a three-day stay in the hospital: **\$30,000¹**

Even with insurance, there could be a high deductible, coinsurance and uncovered fees to meet.

¹HealthCare.gov, Why Health Insurance is Important: Protection from High Medical Costs 2023

Additional advantages

- **Apply for coverage for family members:** spouse, children, and dependent grandchildren.
- There are **no medical questions** to enroll.
- **Keep your coverage** if you leave your job with no change in premium or benefits.

[More flexible features]

- **Wellness Checks** pays you for getting one routine test per year, as well as one follow-up test if recommended by a physician. [It also pays for one of the following per year: fasting blood glucose test, lipid panel, immunization or vision test.[†]]
- **TrekCheck** helps pay for travel to care more than 50 miles from home, as well as overnight stays at hotels or short-term rentals for an adult companion who accompanies you.]
- **A follow-up benefit** pays you for follow-up visit to your doctor, after a hospitalization, emergency room visit, surgery, rehab stay or urgent care visit, up to three times a year.]

- **An imaging benefit** pays you for certain imaging tests.]
- **An immediate care benefit** pays you for [visits to [emergency rooms] [and] [urgent care centers]], as well as [transportation to a hospital in an ambulance].]
- **A rehabilitation services benefit** pays you for [inpatient] [and] [outpatient] rehabilitation services[, including those for mental wellness and addiction recovery].]
- **A surgery benefit** pays you for [inpatient] [and] [outpatient] surgery, as well as anesthesia received during your procedure.]

[Feature availability may vary by state.]

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**You care.
We listen.**

[Call to action]

²An 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 (3rd out of 13 possible ratings ranging from A++ to D).

Trustmark® and Trustmark Hospital StayPay® are registered trademarks of Trustmark Insurance Company. This is a brief description of benefits under HII 119 and applicable riders CFR 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/certificate 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 <http://www.trustmarksolutions.com/disclosures/HSP/>.

[Co-Brand Logo Here]

Products underwritten by Trustmark Insurance Company
Rated A (Excellent) for financial strength by AM Best.²
TrustmarkVB.com

Trustmark
benefits beyond benefits



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