



Every life has a story.

Meet Dee, whose life looks picture perfect. A house, two cars, husband, kids – the American dream. Everyone is active and healthy. Yet accidents are just a part of life – from the soccer field to the ski slope and the highway in between. Ending up in urgent care can hurt more than a knee; it can hit a family hard with immediate medical expenses.

Emergency costs can add up quickly. One trip to the ER may involve many services – an ambulance ride, X-rays, medicines and physician fees. Trustmark Accident Insurance provides a measure of financial security by helping to take care of the unexpected bills from an accident, so you can heal. It's that simple.



How does it work?

Trustmark Accident insurance is designed to cover unexpected expenses that result from all kinds of accidents, even sports-related and household ones.¹ It provides cash benefits to cover things your health insurance doesn't.

What's covered?

Initial Care Benefits: Physician visit, ambulance, emergency room treatment, hospital benefits, lodging, blood, surgery, emergency dental

Injury Benefits: Burn; concussion; dislocation; eye injury; fracture; herniated disc; laceration; loss of finger, toe, hand, foot, sight; tendon, ligament, rotator cuff injury; torn knee cartilage

Follow-up Care Benefits: Physical therapy, appliances, prosthetic device, artificial limb, skin graft, transportation

Benefits you'll appreciate

- **Benefits paid directly to you** without any restrictions on how you can use them.
- **Benefits are paid to you** regardless of any other coverage you have.
- **Guaranteed Issue** – There are no medical questions you'll have to answer, but your spouse or domestic partner must answer a disability question.
- **Guaranteed Renewable** – Renewable as long as premiums are paid.
- **Level Premiums and Benefits** – Rates don't increase and benefits don't decrease because of age.
- **Family Coverage** – Apply for your spouse², children and dependent grandchildren.
- **Portability** – Take your coverage with you and pay the same premium. It's yours to keep even if you change jobs or retire.
- **Convenient Payroll Deduction** – No bills to watch for. No checks to mail. A direct bill option is available when you change jobs or retire.

You care.
We listen.

Accident Insurance offered to University of Kentucky employees.

¹Please consult your policy/group certificate for exclusions, limitations and policy details. ²In some states, spouse, domestic partner or civil union partner.

Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best²
TrustmarkVB.com



THIS IS A LIMITED POLICY

This provides a brief description of benefits and is not a contract. Plan availability and/or coverage, benefits, definitions, exclusions and limitations may vary by state. See Plan A-607, and applicable riders and other optional riders for your state for exact terms and provisions. This is an Accident only policy/group certificate with limited benefits and does not pay benefits for diseases, sickness or for loss from sickness. This is not a Worker's Compensation Policy nor a Medicare policy. Benefits are supplemental and not intended to cover all medical expenses. In MA, this health plan alone does not meet Minimum Creditable Coverage standards and will not satisfy the individual mandate that you have health insurance. In WY, this policy/group certificate does not contain comprehensive adult wellness benefits as defined by state law.

Schedule of Benefits¹

Accident Insurance Provides 24-Hour Coverage

Benefit	Amount
Initial Care	
Hospital Benefits	
Admission Benefit (per admission)	\$2,000
Confinement Benefit (per day up to 365 days)	\$400
ICU Benefit (per day up to 15 days)	\$600
Emergency Room Treatment	\$200
Ambulance	
Ground	\$200
Air	\$1,000
Initial Doctor's Office Visit	\$100
Lodging (per night up to 30 days per accident)	\$200
Surgery Benefit	
Open, abdominal, thoracic	\$2,000
Exploratory	\$200
Blood, Plasma and Platelets	\$600
Emergency Dental Benefit	
Extraction	\$100
Crown	\$300
Follow-Up Care	
Accident Follow-Up Treatment	\$100
Physical Therapy	
Up to six visits per person per accident	\$50
Appliance	\$200
Transportation	
100+ miles, up to three trips	\$475
Prosthetic Device or Artificial Limb	
More than one	\$2,000
One	\$1,000
Skin Grafts	25% of applicable burn benefit
Accidental Death	
Employee	\$50,000
Spouse ³	\$20,000
Child	\$10,000
Accidental Death – Common Carrier	
Employee	\$100,000
Spouse ³	\$40,000
Child	\$20,000
Catastrophic Accident	
Employee	\$100,000
Spouse ³	\$50,000
Child	\$50,000

Benefit	Amount
Injuries	
Fractures	
Open reduction	Up to \$10,000
Closed reduction	Up to \$5,000
Chips	25% of applicable closed reduction
Dislocations	
Open reduction	Up to \$8,000
Closed reduction	Up to \$4,000
Laceration	Up to \$800
Burns	
Flat amount for:	
Third-degree 35 or more sq. in.	\$15,000
Third-degree 9-34 sq. in.	\$2,250
Second-degree for 36% or more of body	\$1,125
Concussion	\$200
Eye Injury	
Requires surgery or removal of foreign body	\$400
Herniated Disc	\$800
Loss of Finger, Toe, Hand, Foot or Sight	
Loss of both hands, feet, sight of both eyes or any combination of two or more losses	\$15,000
Loss of one hand, foot or sight of one eye	\$7,500
Loss of two or more fingers, toes or any combination of two or more losses	\$1,500
Loss of one finger or one toe	\$750
Tendon/Ligament/Rotator Cuff Injury	
Repair of more than one	\$1,200
Repair of one	\$800
Exploratory surgery without repair	\$200
Torn Knee Cartilage	\$1000
Exploratory surgery	\$200
Health Screening Benefit	
One Per Person Per Year	\$100
Routine health screening tests	

Sample Rates:

Types of Coverage	Bi-Weekly Rate (26 per year)	Monthly Rate (12 per year)
Employee	\$8.03	\$17.41
Employee and Spouse	\$12.20	\$26.44
Employee and Child(ren)	\$14.38	\$31.16
Family	\$18.55	\$40.20

Sample rates are shown for illustrative purposes only; actual payroll deduction amount may vary based on rounding calculations. An application for insurance must be completed to obtain coverage. Benefit exclusions and limitations apply.

¹Benefits are payable only as the result of a covered accident. Benefits may vary by state and additional benefits may be available in some states. Most benefits are paid once per person per covered accident unless otherwise noted. ³In some states, spouse, domestic partner or civil union partner.