



# What does your financial cushion look like?

“I want to handle whatever life throws my way.”

Trustmark Accident Insurance helps protect you financially when life takes a tumble. It helps cover unexpected expenses resulting from all kinds of covered accidents. Use the benefit any way you choose: for insurance deductibles, copays, groceries or bills.



Myth:

“If I have an accident, my medical insurance will cover everything.”

While many working families have health insurance, a lot of folks are unable to budget for unexpected out-of-pocket medical costs.



“I’m young and healthy. I’ll take my chances.”

An accident can occur any time, anywhere – at the gym, at home or while you’re out with friends.



“My kids and I take care to stay safe.”

No one plans to have an accident. Trustmark Accident Insurance can help protect you and your family against the unexpected.

Fact:

Employees pay an average of **\$1,318 out-of-pocket** before health insurance kicks in.<sup>1</sup>

In 2014, **2 million people** were hurt in passenger vehicle accidents.<sup>2</sup> Don't drive? Distracted walking involving cell phones accounted for **11,100 injuries** between 2000 and 2011.<sup>3</sup>

More than **2.3 million children** ages 14 and under suffer medically treated sports injuries each year.<sup>4</sup> The average cost to treat a broken arm is nearly **\$7700**.<sup>5</sup>

<sup>1</sup>Kaiser Family Foundation 2015 Employer Health Benefits Survey. <sup>2</sup>National Highway Traffic Safety Administration's National Center for Statistics and Analysis, 2014 data, reported July 2016. <sup>3</sup>National Safety Council Injury Facts® 2015, quoted on <http://www.nsc.org/learn/safety-knowledge/Pages/news-and-resources-pedestrian-safety.aspx>. <sup>4</sup>National Institutes of Health, 2013. <sup>5</sup>[www.fitness.gov/blog-posts/sports\\_injury\\_covered.html](http://www.fitness.gov/blog-posts/sports_injury_covered.html).

## Voluntary Benefits

**Trustmark**  
benefits beyond benefits

Underwritten by Trustmark Insurance Company



## Trustmark Accident insurance gives you more.

Trustmark Accident Insurance provides cash benefits that you can use for initial and follow-up care, groceries or bills -- plus more...



Coverage is available for your spouse, children and dependent grandchildren.



And, you can take your coverage with you and pay the same premium if you change jobs or retire.

**You care.  
We listen.**

Enrollment is offered through the University of Kentucky.  
To learn more, contact The MPM Group at 859-223-4973.

*This is an accident only policy with limited benefits and does not pay benefits for diseases, sickness or for loss from sickness. This is not a workers' compensation policy nor a Medicare policy. Benefits are supplemental and not intended to cover all medical expenses. It is not an expense reimbursement policy. 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. See Plan A-607 for your state exact terms and provisions. Plan availability and/or coverage, benefits, definitions, exclusions, and limitations may vary by state. Please read your policy or group certificate carefully for complete information.*

Underwritten by Trustmark Insurance Company  
Rated A- (EXCELLENT) A.M. Best

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