

This notice is required by Federal law

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.



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**.



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 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![†]

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.

[†] 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 taxexempt status.

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

Voluntary Benefits





Are you prepared to pay for a hospital stay?

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

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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. 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 www.trustmarkbenefits.com/voluntary-benefits/disclosures/HSP

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



Trustmark Hospital StayPay[®] Insurance [Plan 1]

Schedule of Benefits

Benefit	Benefit Amounts Plan 1
First Day Stay Benefit	
First Day Stay Benefit (Only one benefit amount can be selected Payable 1 day per admission) [†]	\$500.00
Daily Hospital Stay Benefit	
Daily Hospital Stay Benefit [†]	\$100.00
Daily Hospital ICU Benefit	
Daily Hospital ICU Benefit [†]	\$200.00
Additional Features	
Normal Childbirth Benefit [†]	Included
Claim Free Return [†]	\$100

First Day and Daily Hospital benefits are not paid concurrently; not more than one benefit is payable per day of your hospital stay.

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