



Trustmark Accident - Group Insurance

Coverage for when life takes a tumble.



Accidents happen. And the sudden **out-of-pocket costs** associated with them can be pricey.

Trustmark Accident insurance helps by paying **cash directly to you**, for covered accidents and the services to help treat them. The plan pays **regardless of other coverage** you have, and there are no restrictions on how you may use the money.

Why Trustmark Accident?

1. Helps **pay for what health insurance might not**, like copays and deductibles, and can also help with your everyday bills.
2. **Peace of mind** for your active lifestyle: having a slip-up won't break the bank.
3. After an accident, you can **focus less on your wallet** and more on your recovery.
4. You can get affordable coverage for your **entire family**, including active kids.

Cash Benefits for Injuries and Services

Accident insurance offers **24-hour coverage** for a wide array of covered **accidental injuries** and related **services**, including but not limited to:

Initial Care

- Hospital admissions and stays
- Ambulance transport
- Emergency room visits
- X-rays and diagnostic tests
- Initial doctor's office visit
- Surgeries
- Lodging and transportation

Injuries

- Fractures (broken bones)
- Dislocations
- Lacerations
- Burns
- Concussions
- Tendon/ligament injuries
- Eye injuries
- Emergency dental

Voluntary Benefits



Follow-Up Care

- Follow-up visits
- Physical therapy
- Appliances (e.g.: crutches or knee scooter)
- Prosthetics and artificial limbs

Benefits paid will depend upon the type of injury/injuries suffered and services received. A complete schedule of benefits and payout amounts will be included in your certificate.

Additional Value-Adding Benefits

Accidental Death Benefit – Provides an **additional benefit for an accidental death** that occurs within 90 days of a covered accident. The benefit doubles if the death is due to a common carrier – a paid form of public transportation operating on a regular schedule.

Catastrophic Accident Benefit – Pays a benefit that can help with the transitional period following a **catastrophic loss**: for example, the loss of use of both arms or both legs, or total blindness.

Plan Features

Automatic Acceptance – No health questions to answer, and you can't be turned down for coverage based on your health.

Family Coverage – Coverage is available for employees, their spouses, their children and their financially dependent grandchildren.

Renewability and Portability – You can keep your coverage as long as your premiums are paid. If you leave your employer or retire, you can still keep your plan on a direct-bill basis.

**You can manage your coverage or easily file online claims 24/7
at TrustmarkVB.com!**

NOTE: If you have previously elected Trustmark accident coverage, your existing policy may differ from what is described here.

This is a brief description of benefits under forms AO 620 C and AO 620 C MET. This is accident-only coverage with limited benefits and does not pay benefits for diseases, sickness, or for loss from sickness. This is not a workers' compensation policy or a substitute for medical expense insurance, major medical insurance or a health benefit plan alternative. It is also not a Medicare Supplement policy. Coverage issued may differ from what is described here; your certificate and outline of coverage, if applicable, will contain complete information. Elimination periods may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. For exact costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® is a registered trademark of Trustmark Insurance Company.

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).

ACC-G_24_ADB_CAT



Trustmark Accident - Group insurance

Benefits and Rates for City of Newport News

24 Hour Coverage

Rates Per Pay Period (24 deductions)

	Employee Only	Employee + Spouse	Employee + Child	Family
Low Rate	\$ 4.02	\$ 5.97	\$ 7.80	\$ 10.43
Medium Rate	\$ 5.09	\$ 7.54	\$ 9.92	\$ 13.24
High Rate	\$ 6.53	\$ 9.65	\$ 12.69	\$ 16.93

Benefit Amount				Benefit Amount			
Low Medium High				Low Medium High			
Hospital Care Benefits				Dislocation Benefits continued			
Hospital First Day Stay Benefit	\$1,000	\$1,500	\$2,000	Open Reduction			
Hospital First Day Stay Benefit - ICU	\$1,000	\$1,500	\$2,000	Hip	\$4,000	\$5,000	\$6,000
Hospital Daily Stay Benefit	\$200	\$300	\$400	Knee	\$2,000	\$2,500	\$3,000
Hospital Daily Stay Benefit - ICU	\$200	\$300	\$300	Ankle Bone or Bones of the Foot (Other Than Toes)	\$1,600	\$2,000	\$2,400
Hospital Daily Stay Benefit - Step Down Unit	\$100	\$150	\$150	Collarbone (Sternoclavicular)	\$1,000	\$1,250	\$1,500
Inpatient Rehabilitation Benefit	\$100	\$150	\$200	Lower Jaw	\$600	\$750	\$900
Blood, Plasma, Platelets Benefit	\$200	\$400	\$500	Shoulder (Glenohumeral)	\$600	\$750	\$900
Coma Benefit	\$5,000	\$7,500	\$10,000	Elbow	\$600	\$750	\$900
Pain Management/Epidural Benefit	\$50	\$75	\$100	Wrist	\$600	\$750	\$900
Benefit Amount				Bone or Bones of the Hand (Other than Fingers)	\$600	\$750	\$900
Low Medium High				Collarbone (Acromioclavicular and Separation)	\$200	\$250	\$300
Initial Care Benefits				One Toe or One Finger	\$200	\$250	\$300
Initial Doctor's Office Benefit (includes clinic & telemed)	\$100	\$125	\$150	Benefit Amount			
Urgent Care Benefit	\$100	\$150	\$150	Low Medium High			
Emergency Room Treatment Benefit	\$200	\$200	\$250	Fracture Benefits			
Ambulance Benefit - Air	\$1,000	\$1,000	\$1,500	Closed Reduction			
Ambulance Benefit - Ground	\$200	\$300	\$500	Skull (Depressed)	\$3,750	\$3,750	\$5,000
Major Diagnostic Testing Benefit	\$200	\$200	\$250	Skull (Simple, Non-depressed)	\$1,500	\$1,500	\$2,000
X-Ray Benefit	\$100	\$125	\$200	Hip / Thigh	\$2,250	\$2,250	\$3,000
Benefit Amount				Body of Vertebrae	\$1,200	\$1,200	\$1,600
Low Medium High				Pelvis	\$1,200	\$1,200	\$1,600
Follow-Up Care Benefits				Leg	\$1,200	\$1,200	\$1,600
Accident Follow-Up Treatment Benefit (up to 6 visits)	\$50	\$75	\$100	Bones of Face or Nose	\$525	\$525	\$700
Therapy Benefit (Includes Chiropractic & Acupuncture)	\$50	\$50	\$75	Upper Jaw	\$525	\$525	\$700
Appliance Benefit - Major Appliance	\$150	\$200	\$200	Upper Arm	\$525	\$525	\$700
Appliance Benefit - Minor Appliance	\$75	\$100	\$100	Lower Jaw	\$450	\$450	\$600
Prosthetic Device or Artificial Limb Benefit - Single	\$500	\$1,000	\$1,000	Shoulder Blade, Collarbone, Sternum	\$450	\$450	\$600
Prosthetic Device or Artificial Limb Benefit - Multiple	\$1,000	\$2,000	\$2,000	Vertebral Processes	\$450	\$450	\$600
TrekCheck - Lodging (per night up to 30 nights)	\$100	\$150	\$200	Forearm, Hand	\$450	\$450	\$600
TrekCheck - Transportation (50 miles up to 3 trips)	\$300	\$400	\$500	Wrist	\$450	\$450	\$600
Benefit Amount				Kneecap	\$450	\$450	\$600
Low Medium High				Foot (Except Toes)	\$450	\$450	\$600
Surgical Care Benefits				Ankle	\$450	\$450	\$600
Arthroscopic Surgery	\$500	\$750	\$750	Rib	\$375	\$375	\$500
Cranial Surgery	\$1,250	\$2,000	\$2,000	Coccyx	\$300	\$300	\$400
Hernia Surgery	\$500	\$750	\$750	Finger, Toe	\$75	\$75	\$100
Herniated Disc Surgery	\$500	\$750	\$750	Chip Fracture			
Open Abdominal and Thoracic Surgery	\$1,250	\$2,000	\$2,000	Percent of Closed Benefit	25%	25%	25%
Open Abdominal or Thoracic Surgery Exploratory	\$125	\$200	\$200	Open Reduction			
Tendon/Ligament/Rotator Cuff Surgery (more than one)	\$1,200	\$1,200	\$1,200	Skull (Depressed)	\$7,500	\$7,500	\$10,000
Tendon/Ligament/Rotator Cuff Surgery (one)	\$800	\$800	\$800	Skull (Simple, Non-depressed)	\$3,000	\$3,000	\$4,000
Tendon/Ligament/Rotator Cuff Surgery Exploratory	\$200	\$200	\$200	Hip / Thigh	\$4,500	\$4,500	\$6,000
Torn Knee Cartilage	\$500	\$1,000	\$1,000	Body of Vertebrae	\$2,400	\$2,400	\$3,200
Torn Knee Cartilage Exploratory	\$100	\$200	\$200	Pelvis	\$2,400	\$2,400	\$3,200
Other (General Anesthesia)	\$500	\$500	\$500	Leg	\$2,400	\$2,400	\$3,200
Other (Conscious Sedation)	\$200	\$200	\$200	Bones of Face or Nose	\$1,050	\$1,050	\$1,400
Benefit Amount				Upper Jaw	\$1,050	\$1,050	\$1,400
Low Medium High				Upper Arm	\$1,050	\$1,050	\$1,400
Injuries Benefits				Lower Jaw	\$900	\$900	\$1,200
Burn Benefit				Shoulder Blade, Collarbone, Sternum	\$900	\$900	\$1,200
2nd deg. up to 9% BSA	\$150	\$225	\$225	Vertebral Processes	\$900	\$900	\$1,200
3rd deg. up to 9% BSA, 2nd deg. 9%-18% BSA	\$750	\$1,125	\$1,125	Forearm, Hand	\$900	\$900	\$1,200
3rd deg. 9%-18% BSA, 2nd deg. more than 18% BSA	\$1,500	\$2,250	\$2,250	Wrist	\$900	\$900	\$1,200
3rd deg. more than 18% BSA	\$10,000	\$15,000	\$15,000	Kneecap	\$900	\$900	\$1,200
Skin Graft Benefit	25%	25%	25%	Foot (Except Toes)	\$900	\$900	\$1,200
Concussion Benefit	\$100	\$200	\$200	Ankle	\$900	\$900	\$1,200
Emergency Dental Benefit - Crown	\$150	\$250	\$250	Rib	\$750	\$750	\$1,000
Emergency Dental Benefit - Extraction	\$50	\$75	\$75	Coccyx	\$600	\$600	\$800
Eye Injury Benefit	\$200	\$300	\$300	Finger, Toe	\$150	\$150	\$200
Laceration Benefit							
Not Requiring Repair	\$25	\$50	\$75				
Less Than 2 in	\$100	\$200	\$200				
2 in - 6 in	\$200	\$400	\$400				
Greater Than 6 in	\$400	\$800	\$800				
Traumatic Brain Injury Benefit	\$1,000	\$1,500	\$1,500				

(Continued)

Dislocation Benefits	Benefit Amount			Accidental Death and Catastrophic Benefits	Benefit Amount		
	Low	Medium	High		Low	Medium	High
Closed Reduction				Accidental Death Benefit - Employee	\$25,000	\$50,000	\$75,000
Hip	\$2,000	\$2,500	\$3,000	Accidental Death Benefit - Spouse	\$10,000	\$20,000	\$30,000
Knee	\$1,000	\$1,250	\$1,500	Accidental Death Benefit - Child	\$5,000	\$10,000	\$15,000
Ankle Bone or Bones of the Foot (Other Than Toes)	\$800	\$1,000	\$1,200	Accidental Death Benefit Common Carrier - Employee	\$50,000	\$100,000	\$150,000
Collarbone (Sternoclavicular)	\$500	\$625	\$750	Accidental Death Benefit Common Carrier - Spouse	\$20,000	\$40,000	\$60,000
Lower Jaw	\$300	\$375	\$450	Accidental Death Benefit Common Carrier - Child	\$10,000	\$20,000	\$30,000
Shoulder (Glenohumeral)	\$300	\$375	\$450	Catastrophic Accident Benefit - Employee	\$100,000	\$100,000	\$100,000
Elbow	\$300	\$375	\$450	Catastrophic Accident Benefit - Spouse	\$50,000	\$50,000	\$50,000
Wrist	\$300	\$375	\$450	Catastrophic Accident Benefit - Child	\$50,000	\$50,000	\$50,000
Bone or Bones of the Hand (Other than Fingers)	\$300	\$375	\$450				
Collarbone (Acromioclavicular and Separation)	\$100	\$125	\$150				
One Toe or One Finger	\$100	\$125	\$150				
Partial Dislocation							
Percent of Closed Benefit	25%	25%	25%				

This is a brief description of benefits under forms AO 620 C and AO 620 C MET. Sample rates are shown for illustrative purposes only; rates may vary. An application for insurance must be completed to obtain coverage. Benefit amounts shown are samples and not a guarantee. Benefit amount payable varies by injury/service and may vary by state. Benefits are payable only as the result of a covered accident. Most benefits are paid once per person per covered accident according to the provisions of the certificate. Your certificate will contain a complete schedule. Coverage issued may differ from what is described here; your certificate and outline of coverage, if applicable, will contain complete information. Elimination periods may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. For exact costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® is a registered trademark of Trustmark Insurance Company. NOTE: If you have previously elected Trustmark accident coverage, your existing policy may differ from what is described here.