



Trustmark Hospital StayPay® – Group insurance

Keeping things balanced when you get knocked off your feet.



Hospital stays can be **incredibly expensive**. And your medical insurance may **not pay for everything**.

Trustmark Hospital StayPay® insurance pays **cash directly to you** when you end up in the hospital due to a covered accident or covered sickness, no matter what other insurance you have. You can use the money for **whatever you need**, so you can worry less about your bills and **focus on recovering**.

Why Trustmark Hospital StayPay?

1. It's a **companion for your health insurance**: pairing them up helps give you **better protection** against big hospital bills.
2. Coverage pays a benefit for **most common reasons** for hospital admission, including: illness, injury, mental wellness, addiction recovery or childbirth.
3. The average cost of a three-day hospital stay is **\$30,000** – it's a good idea to have extra protection![†]
4. Cover your spouse and kids as well with affordable **family coverage** options.

Cash Benefits for Hospital Stays

Your Trustmark Hospital StayPay benefits are **simple** and **easy to understand**:

First Day Stay Benefit[†] – Pays you a **lump-sum cash benefit** when you're first admitted to the hospital.

Daily Stay Benefit[†] – You'll receive an **additional benefit for each day** your stay continues after the first day. You may collect another benefit as well for days spent in intensive care.

A complete schedule of benefits and payout amounts will be included in your certificate.

[†]Benefits marked with this symbol are designed to be compatible with Health Savings Accounts (HSAs). However, anyone who has or plans to open an HSA should consult tax and legal advisors to confirm which supplemental benefits may be purchased by persons with an HSA to maintain tax-exempt status.

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 hospital indemnity coverage, your existing policy may differ from what is described here.

This is a brief description of benefits under form HII 520 C and HII 520 C MET. 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. Coverage issued may differ from what is described here; your certificate and outline of coverage, if applicable, 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. Trustmark® and Trustmark Hospital StayPay® are registered trademarks of Trustmark Insurance Company.

¹HealthCare.gov, Why Health Insurance is Important: Protection from High Medical Costs 2019. 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).

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Benefits and Rates for City of Newport News

First Day Stay Benefit = \$1,500

Rates Per Pay Period (24 deductions)

Composite	Employee Only	Employee + Spouse	Employee + Children	Family
All Ages	\$9.56	\$18.32	\$13.96	\$23.96

Plan Design

Normal Childbirth

Included as a covered condition

Confinement Benefits

Days Payable

Benefit Amount

First Day Stay Benefit	1 Day per calendar year per covered person	\$1,500
Daily Stay Benefit	365 Days	\$100
Daily Stay Benefit – ICU	30 Days	\$200

This is a brief description of benefits under form HII 520 C and HII 520 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 may vary by state. This hospital indemnity insurance 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. Coverage issued may differ from what is described here; your certificate and outline of coverage, if applicable, 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. Trustmark® and Trustmark Hospital StayPay® are registered trademarks of Trustmark Insurance Company. NOTE: If you have previously elected Trustmark hospital indemnity coverage, your existing policy may differ from what is described here.

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