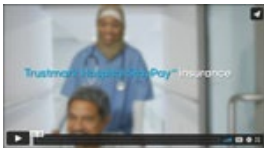




Trustmark Hospital StayPay®

A balanced approach to planning for the unplanned

Trustmark's Hospital StayPay product serves as a companion to employees' health insurance to take the financial sting out of a hospital stay. Combining flexible base benefits with an array of features and payout triggers, Hospital StayPay provides funds that can complement major medical benefits and help with co-pays, deductibles, transportation and whatever else may be needed. It features guaranteed issue, guaranteed renewability, no separation periods, full portability and level premiums to offer top-notch value for employers and employees alike.



[Click to watch Hospital StayPay video](#)

<https://vimeopro.com/trustmarkcompanies/trustmark-hospital-staypay-overview>

Customized to Your Hospital Coverage Needs

With Hospital StayPay, Trustmark is proud to offer a consumer-driven hospital indemnity product that provides financial protection for employees and unparalleled flexibility for employers. With the costs of a hospital visit on the rise, we relied on the voice of our customers to develop a product that offers much-needed protection with innovative features you won't find elsewhere in the market.

HSA-Compliant Features

These features can be utilized by insureds with Health Savings Accounts:

NOTE: These Hospital StayPay features were designed to be compatible with Health Savings Accounts (HSAs). However, employees who have or plan to open an HSA should consult with their tax and legal advisors to determine which supplemental benefit riders may be purchased with the Policy to ensure HSA compatibility.

First Day Confinement

Provides one lump-sum benefit upon the first day of confinement in a hospital or when confined to an observation unit of a hospital for more than 20 hours. Amounts can be pre-selected to match employee deductibles or out-of-pocket maximums. Insureds can change the amount of their first day confinement benefit to match their current situation and preferences when they have a qualifying event, and can boost their benefit with no underwriting or medical questions. For proposed benefit amounts see rate section.

Daily Confinement

Pays for each additional day of confinement, up to 365 days. For proposed benefit amounts see rate section.

This is an underwriting offer summary and not intended to be distributed to a potential individual Employee or Member. Limitations, exclusions, riders, rates and product availability may vary by state. Please contact your regional sales director listed on the front cover with any questions. Underwriting conditions and eligibility for the offer of insurance may vary by case. Insurance products are underwritten by Trustmark Insurance Company, Lake Forest, IL. In New York, Universal Life is underwritten by Trustmark Life Insurance Company of New York, Albany, NY. Trustmark is a registered trademark of Trustmark Insurance Company.

ICU Benefit

Pays for each day of ICU confinement, up to 365 days. This benefit will not be paid for any day that the First Day Confinement benefit is eligible. ICU Confinement and Daily Confinement benefits are not paid concurrently. For proposed benefit amounts, see rates section.

Normal Childbirth Benefit

Admissions for normal childbirth are included in the base benefit, but this can be removed if it doesn't offer utility to the employee group. (Complications of pregnancy and delivery are always covered.) There is no waiting period for benefits triggered by childbirth.

Mental Wellness & Addiction Recovery Benefit

When hospitalized, admissions for these reasons are treated as normal triggers for the base benefit.

Plan Features

Guaranteed Issue

The plan is offered on a guaranteed issue basis (requiring at least 10 employee applications.)

Flexible Admission Benefit

Insureds can adjust their first-day confinement benefit level within a range at any time, due to a qualifying life event or change in medical coverage, to match their current situation and preferences.

Fully Portable

The insured can keep the same benefit and premium, even upon leaving the employer or retiring.

Guaranteed Renewable

In most states, insureds can keep their coverage to age 70 (or for 5 years total if they purchased the policy between the ages of 66-70).

Level Premiums

Level premiums (based on issue age) for as long as the policy remains in force.

Eligibility – U.S. Residents

- Employees – Ages 18 through the age of 70, actively working full-time (25+ hours per week) and employed at least 30 days
- Spouses – Ages 18 through the age of 70, not disabled
- Children – Your biological or legally adopted child through the age of 25. Your step-child who is living with you over 50% of the time. Your grandchild, who is dependent on you for support and income through the age of 25.

Employee must apply for coverage in order to cover dependents.

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Rates

Trustmark Hospital StayPay® Sample Rates

Base Plan Design	Daily Confinement	ICU Confinement
Plan 1	\$100	\$200

Included in Base Plan (HSA Compatible):
Normal Childbirth

Semi-Monthly Premium Rates

First Day Confinement \$1,000

Issue Age	EE	EE+SP	EE+CH	FAM
18-49	\$8.51	\$15.51	\$17.50	\$24.51
50-59	\$12.93	\$24.46	\$21.92	\$33.45
60-64	\$19.48	\$37.76	\$28.47	\$46.76
65-70	\$27.61	\$54.15	\$36.61	\$63.15

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Rates

Trustmark Hospital StayPay® Sample Rates

Base Plan Design	Daily Confinement	ICU Confinement
Plan 7	\$100	\$200

Included in Base Plan (HSA Compatible):
Normal Childbirth

Semi-Monthly Premium Rates

First Day Confinement \$5,000

Issue Age	EE	EE+SP	EE+CH	FAM
18-49	\$28.32	\$55.74	\$61.27	\$88.69
50-59	\$43.14	\$85.55	\$76.09	\$118.50
60-64	\$66.11	\$132.23	\$99.06	\$165.18
65-70	\$94.58	\$189.45	\$127.53	\$222.40

Pre-Existing Conditions

Waiver of Pre-Ex

The pre-existing condition limitation will be waived for all employees at the initial enrollment, and for new hires at future enrollments. Pre-existing condition limitations will apply to employees who do not apply at initial enrollment and for an increase to inforce coverage. (A pre-existing condition limitation means that any existing symptoms or conditions diagnosed or treated 12 months prior to the effective date is not payable for the first 12 months after the effective date.)

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Enrollment Conditions

- 1) *The Benefits Communication/Enrollment Firm has access to at least 50% of the eligible employees during a face to face; one-on-one enrollment meeting or a combined Core Benefit/Voluntary enrollment conducted via a Call Center and assisted by the Benefit Communication/Enrollment Firm. (Eligible employees are required to meet/talk with an enroller to learn about the offer. The employee may then choose to elect or waive coverage.)*
- 2) *Waived participation requires tracking via the enrollment system of all employees that are enrolling in or waiving Voluntary Benefits.*
- 3) *The total number of products being offered at the case (both Trustmark and Non-Trustmark) must be communicated to the Case Underwriter.*
- 4) *MGI questions will be asked of all applicants (if GI requirements are not met, 10 employee application minimum per product is required for MGI)*

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State Specific Information

SITUS State provides multi-state product uniformity. Situs state is determined by the location of the Employers Headquarters (not all states permit Situsing of all products). Situs provides consistency of product specifics, rider availability and rates throughout the employee's resident states except for one local jurisdiction state (NM). Residents of NM are enrolled using their resident state forms and issued contracts from their state of residence.

The following are state specific requirements based on situs state for states other than NM as stated above.

Trustmark Hospital StayPay®

- Not available in: NY, OR, WA
- Pre-Existing: NH 6/6; ID, MT, WY: 6/12
- Product Availability/State Requirements:
 - NC: Cannot cover anyone working less than 30 hours per week
 - NE: Must permit dependents under age 29 to apply
- Riders:
 - CT: Follow Up Benefit, Imaging Benefit Rider, Rehabilitation Services Rider, Surgery Benefit Rider, Wellness Checks Riders Not Allowed
 - ID, KS: Rehabilitation Services Rider - NO Outpatient Therapy or Outpatient Mental Health/Substance Abuse Use
 - ID, OH: Normal Childbirth required
 - ID, ME, NH, OK, UT, WV: Hospital Confinement Benefit & ICU must have at least a \$50 benefit (Plan 7, 8 & 9)
 - KS: Surgery Benefit Rider - no Outpatient Surgery in Physician's Office; Immediate Care Benefit - no Urgent Care
 - NH: Claim Free and Wellness Checks Riders Not Allowed

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