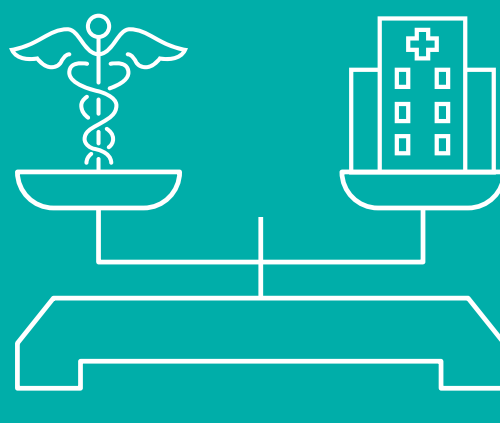


Trustmark Hospital StayPaySM:

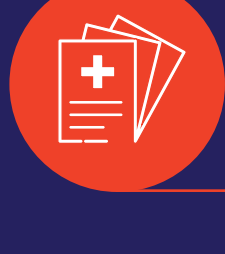
Balancing medical and hospital insurance



Trustmark
benefits beyond benefits

The challenge

With the rising cost of health care, medical insurance alone often isn't enough coverage.



Hospital bills are the largest out-of-pocket expense for people filing medical bankruptcy.¹

55%

Between 2008 and 2018, family premiums through employer-sponsored plans rose 55%.²

212%

In 2018, employer-sponsored plans for individuals had annual deductibles hovering around \$1,573, a 212% increase from 2008.²

8x

Annual deductibles for employer-sponsored plans have increased 8X faster than wages since 2008.²

Annual deductibles and the cost of insurance continue to rise:

The cost of hospital treatment can quickly chew through deductibles:



ER procedures
Up to
\$17,797³



Heart attack
\$20,086⁵

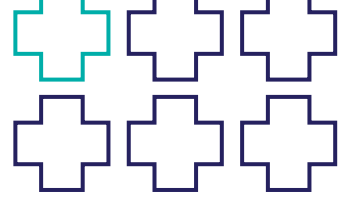


Hospital stay
More than
\$10,700⁴



Childbirth
Approximately
\$3,600⁴

Employees are receiving unexpected medical bills:



In 2017, 1 in 6 emergency room visits and inpatient hospital stays resulted in the patient receiving at least one out-of-network medical bill.⁶

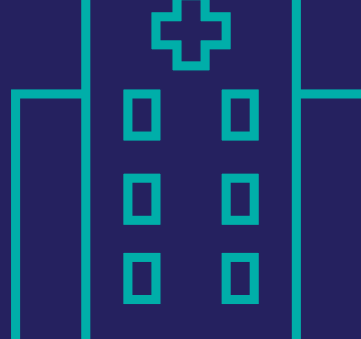


\$1,000

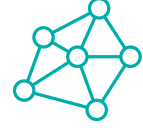
Even with private health insurance, a hospital stay could still cost over \$1,000 out-of-pocket.¹

The solution

Trustmark Hospital StayPaySM is a great way to balance the costs of a hospital stay, helping to protect employees from these surprise medical expenses and increase their financial security.



Hospital StayPay offers: Flexibility to match any medical plan



Enhanced flexibility to pick and choose riders at a broker, employee and employer level to tailor protection to each group's needs



Adjustable First Day Stay benefit that policyholders can alter as needed



365 days of coverage each year, meaning no separation periods



Superior protection



Available **mental wellness** and **addiction recovery** benefits



Claim-Free Return rider offers a cash payment every 2 years for policyholders who don't submit a claim

Additional Benefit Options



Wellness Checks offset the costs of routine medical or vision tests and biometric screenings



Immediate Care Benefits for emergency room and urgent care center visits, including ambulance transportation



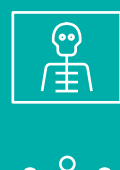
First Occurrence provides an extra boost for the first hospitalization in a given year



Surgery, for inpatient or outpatient surgery, and anesthesia



Normal Childbirth. Admissions are included in the base benefit, but can be removed if it doesn't offer utility to the employee group
(Coverage available for babies requiring any kind of hospital stay beyond 2 days
Complications of pregnancy are always covered.)



Imaging, with varying benefits for major and minor imaging



Follow-Up Care, to connect people with continuing care after their stay



Rehab, for physical rehabilitation (inpatient or outpatient), occupational or speech therapy, as well as treatment for mental health or substance use issues



TrekCheck offsets the cost of travel and lodging more than 50 miles from home



Achieve balance with Hospital StayPay

For more information about Trustmark Hospital StayPay, contact your local sales representative at trustmarksolutions.com/contact-us.

**You care.
We listen.**

Benefits, definitions, exclusions and limitations and rider availability may vary by state. Consult policy language for specific terms that apply. Trustmark Hospital StayPaySM is a trademark of Trustmark Insurance Company. Trustmark[®] is a trademark of Trustmark Insurance Company. Products underwritten by Trustmark Insurance Company. Rated A- (Excellent) for financial strength by A.M. Best.

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