



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**.

Plan Options for City of Hialeah Employees:

Benefit	High Plan	Low Plan
First Day Stay Benefit: Pays when you're first admitted to the hospital.	\$2,000	\$1,000
First Day Stay Benefit – ICU: Additional payment to the First Day Stay Benefit if you're admitted to the ICU.	\$2,000	\$1,000
Daily Stay Benefit: Paid for each additional day you spend in the hospital (up to 30 days).	\$200	\$100
Daily Stay Benefit – ICU: Additional payment to the Daily Stay Benefit for days spent in the ICU (up to 30 days).	\$200	\$100
Rehabilitation Benefit: Pays you when your receive inpatient rehabilitation services (up to 30 days).	\$200	\$100

Sample Monthly Rates (12 payments/year):

	Employee Only	Employee + Spouse	Employee + Children	Family
High Plan	\$22.37	\$50.43	\$43.86	\$70.86
Low Plan	\$11.18	\$25.21	\$21.93	\$35.43

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!¹
4. Cover your spouse and kids as well with affordable **family coverage** options.

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.

Payroll Deduction – No bills to worry about: you pay for coverage via convenient payroll deduction, for as long as you stay with your employer

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

You can manage your coverage or easily file online claims 24/7 at [TrustmarkVB.com!](https://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 A.M. 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- (4th out of 16 possible ratings ranging from A++ to Suspended).

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Underwritten by Trustmark Insurance Company
Rated A- (EXCELLENT) A.M. Best²

TrustmarkVB.com


