



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

Trustmark
benefits beyond benefits

Organized Sports Benefit – Provides an additional boost to your benefit amount when a covered injury occurs while participating in an **organized amateur sport** that requires formal registration.¹

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

Wellness Benefit – **Get paid a benefit** just for taking steps to help yourself stay well! Your Wellness Benefit **pays you cash** directly when you get certain screening tests or other wellness exams. Each covered person can collect a benefit **once per year** in each of these categories:

Routine Visit Benefit – Payable for any of the following:

- Routine physical
- Sports physical
- Biometric screening
- Immunization
- Vision test
- Blood test for triglycerides
- Fasting blood glucose test
- Lipid panel
- Low-dose mammography or routine mammogram
- Pap smear (for women over age 18)
- Chest x-ray
- Invasive colonoscopy
- Noninvasive colon screening, including CT colonoscopy
- Electrocardiogram (EKG/ECG)
- Human papillomavirus (HPV) vaccination
- Serum cholesterol test for HDL and LDL

You can file a claim for your Wellness benefits 24/7 at **TrustmarkVB.com**.

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.

¹The additional benefit amount applies to covered treatment benefits and does not apply to an Accidental Death or Catastrophic Accident benefit if included in the plan. 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_OS_WELL-1-RPIV_ADB_CAT

Prairie City Monroe CSD

Effective Date: 07/01/2025

Situs

State: IA

Trustmark Accident - Group Insurance (High Plan)

Plan Type: 24 Hour

Accident/Injury	Benefit Amount
	High Plan
Hospital Care	
Hospital First Day Stay Benefit (Per admission)	\$2,000
Hospital First Day Stay Benefit - ICU (Pays in addition to Hospital First Day Stay)	\$2,000
Hospital Daily Stay Benefit (Per day up to 365 days)	\$400
Hospital Daily Stay Benefit - ICU (Per day up to 15 days/Pays in addition to Hospital Daily Stay Benefit)	\$300
Hospital Daily Stay Benefit - Step-down Unit (Per day up to 15 days/Pays in addition to Hospital Daily Stay Benefit)	\$150
Inpatient Rehabilitation Benefit (Per day up to 60 days per covered accident)	\$200
Blood/Plasma/Platelets Benefit	\$500
Coma Benefit	\$10,000
Pain Management (Epidural) Benefit	\$100
Initial Care	
Initial Doctor's Office Visit Benefit	\$150
Urgent Care Benefit	\$150
Emergency Room Treatment Benefit	\$250
Ambulance Benefit - Air	\$1,500
Ambulance Benefit - Ground/Water	\$500
Major Diagnostic Testing Benefit	\$250
X-Ray Benefit	\$200
Follow Up Care	
Accident Follow-up Treatment Benefit (Up to 6 visits per person per covered accident)	\$100
Therapy Benefit Physical, Speech, Occupational (Up to 10 visits per person per covered accident)	\$75
Therapy Benefit Chiropractic and Acupuncture (Up to 10 visits per person per covered accident)	Included
Appliance Benefit - Major	\$200
Appliance Benefit - Minor	\$100
Prosthetic Device or Artificial Limb Benefit - Single	\$1,000
Prosthetic Device or Artificial Limb Benefit - Multiple	\$2,000
TrekCheck - Lodging (50+ miles/up to 30 days)	\$200

Prairie City Monroe CSD

Effective Date: 07/01/2025

Accident/Injury	Benefit Amount
	High Plan
TrekCheck - Transportation (50+ miles/up to 3 trips)	\$500
Surgical Care Benefit	
Arthroscopic Surgery	\$750
Cranial Surgery	\$2,000
Hernia Surgery	\$750
Herniated Disc Surgery	\$750
Open Abdominal or Thoracic - Surgery	\$2,000
Open Abdominal or Thoracic - Surgery (Exploratory)	\$200
Tendon/Ligament/Rotator Cuff Surgery - (Multiple)	\$1,200
Tendon/Ligament/Rotator Cuff Surgery - (Single)	\$800
Tendon/Ligament/Rotator Cuff Surgery - Surgery (Exploratory)	\$200
Torn Knee Cartilage - Surgery	\$1,000
Torn Knee Cartilage - Surgery (Exploratory)	\$200
Miscellaneous with General Anesthesia	\$500
Miscellaneous with Conscious Sedation	\$200
Injuries	
Burn Benefit - 2nd Degree < 9% BSA	\$225
Burn Benefit - 2nd Degree 9%-18% BSA/3rd Degree < 9% BSA	\$1,125
Burn Benefit - 2nd Degree > 18% BSA/3rd Degree 9%-18% BSA	\$2,250
Burn Benefit - 3rd Degree > 18% BSA	\$15,000
Skin Graft Benefit	25%
Concussion Benefit	\$200
Emergency Dental Benefit - Crown	\$250
Emergency Dental Benefit - Extraction	\$75
Eye Injury Benefit	\$300
Laceration Benefit - Not Requiring Repair	\$75
Laceration Benefit - Less than 2 in	\$200
Laceration Benefit - 2 in - 6 in	\$400
Laceration Benefit - Greater Than 6 in	\$800
Traumatic Brain Injury Benefit	\$1,500
Dislocation Benefit	

Prairie City Monroe CSD

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Accident/Injury	Benefit Amount
	High Plan
Hip (Closed)	\$3,000
Knee (Closed)	\$1,500
Ankle or Foot Bones (Excluding Toes) (Closed)	\$1,200
Collarbone (Sternoclavicular) (Closed)	\$750
Lower Jaw (Closed)	\$450
Shoulder (Glenohumeral) (Closed)	\$450
Elbow (Closed)	\$450
Wrist (Closed)	\$450
Hand Bones (Other than Fingers) (Closed)	\$450
Collarbone (Acromioclavicular/Separation) (Closed)	\$150
One Toe or One Finger (Closed)	\$150
Partial (Closed)	25%
Hip (Open)	\$6,000
Knee (Open)	\$3,000
Ankle or Foot Bones (Excluding Toes) (Open)	\$2,400
Collarbone (Sternoclavicular) (Open)	\$1,500
Lower Jaw (Open)	\$900
Shoulder (Glenohumeral) (Open)	\$900
Elbow (Open)	\$900
Wrist (Open)	\$900
Hand Bones (Other than Fingers) (Open)	\$900
Collarbone (Acromioclavicular/Separation) (Open)	\$300
One Toe or One Finger (Open)	\$300
Fracture Benefit	
Skull (Depressed) (Closed)	\$5,000
Skull (Simple, Non-Depressed) (Closed)	\$2,000
Hip/Thigh (Closed)	\$3,000
Body of Vertebrae (Closed)	\$1,600
Pelvis (Closed)	\$1,600
Leg (Closed)	\$1,600
Bones of Face or Nose (Closed)	\$700
Upper Jaw (Closed)	\$700

03/17/2025

Prairie City Monroe CSD

Effective Date: 07/01/2025

Accident/Injury	Benefit Amount
	High Plan
Upper Arm (Closed)	\$700
Lower Jaw (Closed)	\$600
Shoulder Blade/Collarbone/Sternum (Closed)	\$600
Vertebral Processes (Closed)	\$600
Forearm/Hand (Closed)	\$600
Wrist (Closed)	\$600
Kneecap (Closed)	\$600
Foot (Except Toes) (Closed)	\$600
Ankle (Closed)	\$600
Rib (Closed)	\$500
Coccyx (Closed)	\$400
Finger/Toe (Closed)	\$100
Chip or Avulsion Fracture (Closed)	25%
Skull (Depressed) (Open)	\$10,000
Skull (Simple, Non-Depressed) (Open)	\$4,000
Hip/Thigh (Open)	\$6,000
Body of Vertebrae (Open)	\$3,200
Pelvis (Open)	\$3,200
Leg (Open)	\$3,200
Bones of Face or Nose (Open)	\$1,400
Upper Jaw (Open)	\$1,400
Upper Arm (Open)	\$1,400
Lower Jaw (Open)	\$1,200
Shoulder Blade/Collarbone/Sternum (Open)	\$1,200
Vertebral Processes (Open)	\$1,200
Forearm/Hand (Open)	\$1,200
Wrist (Open)	\$1,200
Kneecap (Open)	\$1,200
Foot (Except Toes) (Open)	\$1,200
Ankle (Open)	\$1,200
Rib (Open)	\$1,000
Coccyx (Open)	\$800

Prairie City Monroe CSD

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Accident/Injury	Benefit Amount
	High Plan
Finger/Toe (Open)	\$200
Accidental Death and Catastrophic Accident	
Accidental Death Benefit - Employee	\$75,000
Accidental Death Benefit - Spouse	\$30,000
Accidental Death Benefit - Child	\$15,000
Accidental Death Benefit - Common Carrier - Employee	\$150,000
Accidental Death Benefit - Common Carrier - Spouse	\$60,000
Accidental Death Benefit - Common Carrier - Child	\$30,000
Catastrophic Accident Benefit - Employee	\$100,000
Catastrophic Accident Benefit - Spouse	\$50,000
Catastrophic Accident Benefit - Child	\$50,000
Optional Benefits	
Organized Sports Benefit	25%
Wellness Benefits	
Routine Visit - Employee	\$50
Routine Visit - Spouse	\$50
Routine Visit - Child	\$50

*Wellness Benefit Routine Visit:

High: No Waiting Period, 1 Day, Proof of Loss Not Required, Immunizations Included, Sport and Routine Physicals Included, Vision Included

The proposed rates for this product include a bundling discount of 10%. Eligibility for the bundling discount is contingent on employer committing to offer a minimum of 4 Trustmark products to its employees, of which one product must be Universal Life or Trustmark Life+Care. If employer commits to a number of Trustmark products below said minimum, the bundling discount shall be removed and the rates will be adjusted accordingly.

State: IA
Paymode: 12

	Employee	Employee + Spouse	Employee + Children	Family
Rate	\$ 14.70	\$ 22.98	\$ 29.94	\$ 41.09