



EASE AND CONVENIENCE EMPLOYEES CAN COUNT ON

*Transamerica ConnectedClaims*SM helps
connect employees to their benefits



ESSENTIAL SUPPORT FOR THE UNEXPECTED

Transamerica Employee Benefits helps brokers and employers ease the impact a medical event may have on an employees' finances and well-being. In order to do this, we continually look for ways to provide a convenient and compassionate service when employees count on us most — at the time of claim.

Even employees who prepare for the unexpected may still feel thrown off balance when medical events occur. At Transamerica, we guide them through the claim process and help them access the benefits they deserve in a manner that they prefer — whether that is by phone, mail, or electronically.

ConnectedClaims helps connect employees to their benefits with seven distinct features that simplify and speed up the claims experience. Helping employees feel more secure and less anxious about accessing their benefits when they need them most.



With the goal of making the claims experience faster and easier, we've created ***Transamerica ConnectedClaims*** an automated and personal claims experience with tools that help take the stress and guesswork out of filing a claim.



EMPLOYEE SATISFACTION

It's important to Transamerica that employees are satisfied with their claims experience and the service they are provided. Our customers and their well-being are at the center of everything we do, so we continuously focus on improving our future performance based on past results. Here are some examples:

- Creating a Customer Experience Team solely dedicated to improving the claim experience
- Closed Loop Feedback (CLF) program that proactively reaches out to customers who may have a concern to provide additional assistance and help resolve the issue.



AUTOMATED WELLNESS CLAIMS DECISIONS

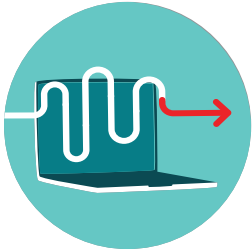
For single wellness claims, an acknowledgment letter goes out within 24 hours. 93% of wellness claims are processed within two days and 80% the same day! We help encourage employees to be proactive about their health by getting the wellness tests they need.



CLAIMS REMINDERS

*ClaimsMinder*SM can be offered by employers (only with specific accident, critical illness, and hospital indemnity policies) to remind employees of their benefits. This is based on the healthcare information reported in the secure data we receive through their major medical insurance

If employees opt in, *ClaimsMinder* takes the burden off the employee to remember to file a claim. With benefits being a major recruitment and retention tool, everyone wins when employees use and appreciate their voluntary benefits.



SIMPLE CLAIMS PORTAL

Filing a claim is a simple, step-by-step experience, allowing employees to start a claim, save their progress if they need more time or documentation, and come back to complete it later.

The insured can check on a claim's status on the portal, even if the claim originated on paper. They can also set up their account for direct deposit, helping get their benefits faster. It's easy to navigate and lets the employee file at their own pace.



PAPERLESS CLAIMS

Policyholders can file claims digitally, and any needed documentation can be uploaded online as well. That means no need to hunt down a fax machine or stamp book to send along information that helps us get the ball rolling on their benefits.

Providing this digital and paperless claims experience means faster filings, fewer hassles, and less wasted paper, so the employee can get back on their feet financially and get the full value of their workplace benefits.



CLAIMS INTEGRATION ACROSS PRODUCTS

When a claim is filed for one policy, Transamerica automatically checks to see if the insured has other policies with us that might qualify for additional benefits and starts a claim on that policy, too. An accident claim, for example, might trigger a benefit from the employee's hospital indemnity policy.

Claims are the heart of our business, so Transamerica wants to maximize utilization to add value for employees and enhance their overall experience — because that's what they deserve and should expect.



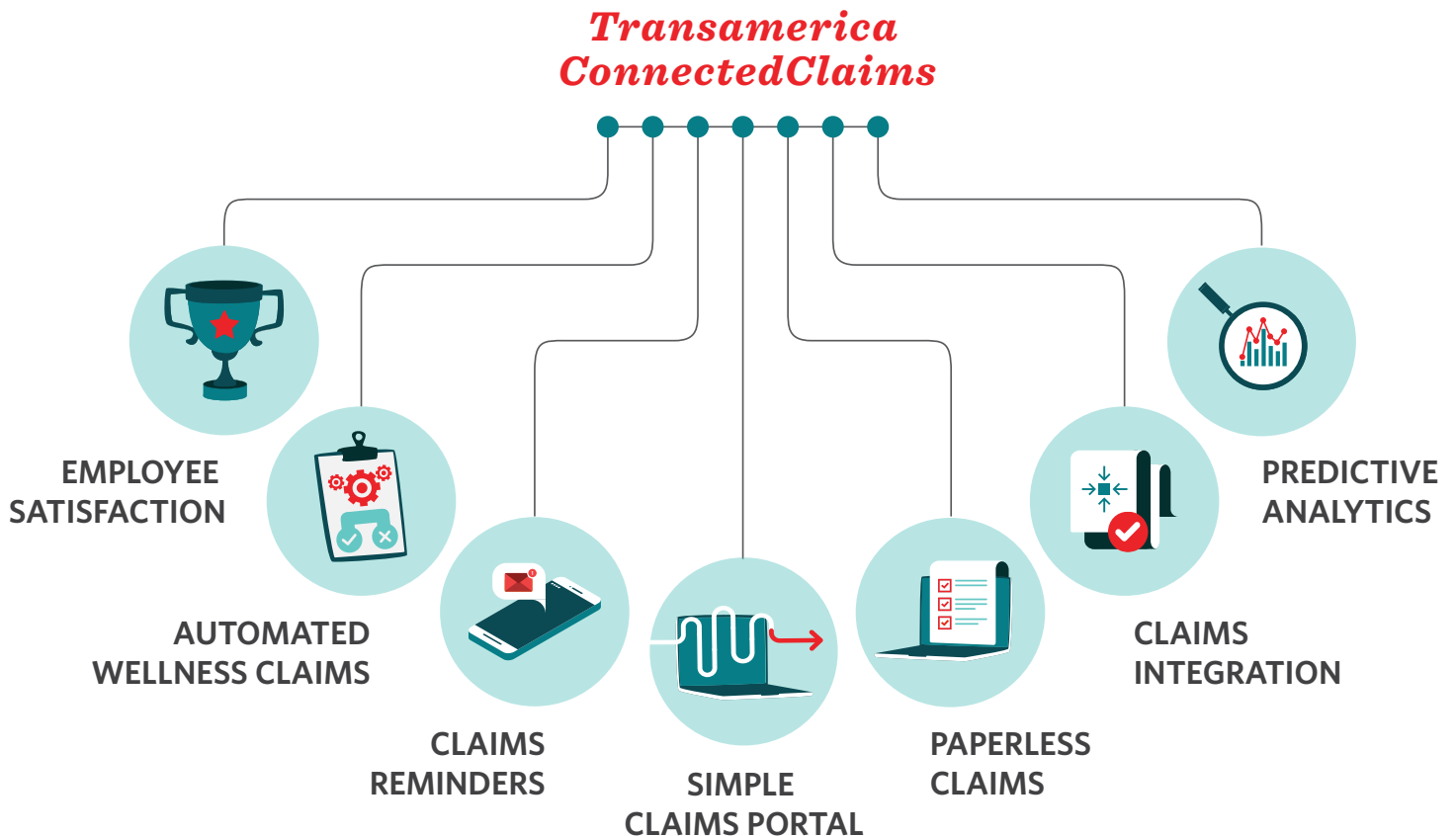
PREDICTIVE ANALYTICS

Leveraging predictive modeling and our data science functionality, we are able to better anticipate needed care, then save our policyholders time and effort by automating the approval of other eligible benefits.

For example, we identified the common need for a follow-up orthopedics visit after filing a claim for broken limb treatment, so we now proactively pay that benefit without the need for a separate claim submission.

ELEVATING THE CLAIM EXPERIENCE

We've made employee satisfaction with their claims experience the number one goal of *ConnectedClaims* because claims are the core of everything else we do, and we want them to be exceptionally accessible. *ConnectedClaims* helps strengthen the process and improve the overall claims experience.



Learn more about the benefits and simplicity of *Transamerica ConnectedClaims*?

 **Contact your Transamerica Representative!**

Insurance products underwritten by Transamerica Life Insurance Company (TLIC), Cedar Rapids, IA or Transamerica Financial Life Insurance Company (TFLIC), Harrison, NY. TFLIC is licensed to conduct business in New York. TLIC is authorized to conduct business in all other states.

Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at tebcs.com.

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