

# Transamerica employee benefits

Insurance products Underwritten by Transamerica Life Insurance Company or Transamerica Financial Life Insurance Company



## Forging the future together

As your **allies at work**, we help hardworking Americans live their best lives. Our **diverse suite of solutions** can help meet the needs of a modern workforce whether your group has 5 or 50,000 employees. We've used 90 years of experience to ensure our service, processes, and technology are **easily accessible** from implementation to claims.

### Allies at work

**30-year relationships.** Over 200 employers have chosen us as their group carrier for 30 years or more.

**Trust and transparency.** You need proactive, reliable communication and our people make that a priority.

**Thought leadership.** Through independent research we provide thought leadership that focuses on actionable ideas that can help your business thrive.

### Diverse suite of solutions

#### Absence Management Services and Disability Insurance

- Group Short-Term Disability (100+ lives)
- Group Long-Term Disability (100+ lives)
- Short-Term Disability Income (5+ lives)
- Absence Management (250+ lives)

#### Life Insurance (5+ lives)

- Universal Life (with Long Term Care or Chronic Condition Riders)
- Whole Life (with Chronic Condition Rider)
- Group Term Life (100+ lives)
- Voluntary Term Life

#### Supplemental Health Insurance (5+ lives)

- Accident
- Critical Illness
- Cancer
- Hospital Indemnity
- Supplemental Medical Expense
- Executive Health
- Retiree Medical
- Medicare Supplement

#### Wellness Benefits

- Health savings and spending accounts
- Student loan solutions
- Emergency savings fund
- Telehealth
- Managing Cancer at Work
- Excess paid time off (PTO) options
- Physician referral
- Prescription drug discount card

#### Retirement Solutions

- Defined contribution
- Nonqualified deferred compensation
- Defined benefit
- Pooled plan arrangement

All products may not be available in all states.

## Easily accessible

**Seamless experiences.** To help ensure onboarding is smooth, each group has a dedicated implementation manager and tailored implementation plan.

**Simple integration.** Our products have been implemented on over 160 benefits administration platforms, so our products can be hosted on the platform of your choice. Or, as an added value, we can set up a platform for you.

**Easier enrollments.** We offer proactive strategies and resources that can make participation rates rise.

**Putting people first.** Our dedicated account management teams know your business, and provide a boutique experience that prioritizes speed and attention to detail with a human touch.

**ConnectedClaims<sup>SM</sup>.** Claims are at the heart of what we do, and that's more than something we just say. With *ConnectedClaims<sup>SM</sup>* we strive to make our claims experience faster and easier.

## Financial strength & stability\*\*

# A

**AM Best**

Third of 16  
categories via  
12/20/23 report

# A1

**Moody's**

Fifth of 21  
categories via  
12/12/24 report

# A+

**S&P Global**

Fifth of 21  
categories via  
05/07/24 report

**Employee benefits**

**Retirement plans**

**1.2 million** policy holders\*  
**22,985** employer groups\*

\*As of 12/31/23

**3.8 million** participants\*  
**13,513** plan sponsors\*

\*As of 12/31/23

**Get in  
touch**



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Visit [Transamerica.com](https://www.transamerica.com)

\*\* AM Best Company, Moody's Investors Service, and S&P Global are credit rating organizations serving the insurance and other financial services industries. Ratings reflect the opinion of the relative financial strength and operating performance of the company, and is not a recommendation of any specific policy provisions, rates, or practices of any insurance company. Copies of rating reports are available at [transamerica.com](https://www.transamerica.com).

Retirement plan products and services available through Transamerica Retirement Solutions, LLC. Health savings products and services offered through Transamerica Health Savings Solutions, LLC. All Transamerica companies identified are affiliated but are not affiliated with any other organization referenced.

This is a brief product overview. For full policy benefits and limitations, consult with a Transamerica representative. Certain policies are not available in all states. Benefits are determined by state and plan level selected. Products underwritten by **Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, Iowa 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.

Insurance policies issued in the State of New Mexico will be issued by Transamerica Life Insurance Company.

**Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at: [tebcs.com](https://www.tebcs.com).**