

GO THE EXTRA MILE FOR YOUR EMPLOYEES

***Transamerica Critical Illness Insurance* is a flexible option that pays a lump-sum benefit that can be used to offset costs not covered by major medical insurance.**

Transamerica recognizes the need for protection that goes beyond the most common conditions. With that in mind, we've designed this self-administered critical illness product for a modernized workforce, and included benefits that employees want and use.

Approximately 1.5 million heart attacks and strokes occur every year in the U.S.¹

40% of men and 38% of women have a lifetime probability of an invasive cancer diagnosis.²

KEY FEATURES

FEATURES OF PARTICULAR INTEREST



Flexibility with range in benefits options and amounts

- Up to 110% of the benefit amount available on most conditions, including cancer, and 100% for non-invasive cancer
- Child benefits payable up to 200%, including cerebral palsy, cystic fibrosis, and down syndrome
- Benefits for COVID-19
- No waiting periods on recurrence of conditions
- Second opinion benefit of up to \$1,000



Health screening benefit option

This option pays once per calendar year when the insured has one of 52 tests and/or exams performed. This encourages employees to use their policy and rewards them for taking care of their health.

47 CONDITIONS COVERED, INCLUDING:

- Benign tumor
- Cancer
- Cardiovascular disease
- Childhood disease
- Functional loss
- Heart attack
- Infectious disease
- Kidney failure
- Major organ transplant
- Occupational exposure
- Progressive disease
- Severe burns
- Stroke
- Vascular disease

¹"Costs & Consequences: Key Facts," millionhearts.hhs.gov, February 2021

²"CA: A Cancer Journal for Clinicians," American Cancer Society, January 2022



AN EXAMPLE OF HOW IT WORKS

Meet Susan and Henry

Susan knew she might have a predisposition to breast cancer. Her husband, Henry, knew his family had a long history of skin cancer. That's why they enrolled in *Transamerica Critical Illness Insurance* through Susan's employer. Unfortunately, Susan was later diagnosed with invasive breast cancer but she was comforted knowing she had protection in place. She received her full elected benefit of \$20,000 and was able to use it as she saw fit. Her benefit helped pay for her deductibles and co-pays, costly experimental treatments not covered by her major medical insurance (even the associated travel and lodging costs). It also helped replace some of the lost income from her time away from work.

Susan and Henry were able to focus more on her recovery and less on their finances.



PROVIDE THE PROTECTION THEY NEED

You're in a powerful position to provide employees with the insurance solutions they need to help ensure their financial security, no matter what life throws their way. Our ever-growing suite of supplemental health, life and disability insurance products can help you enhance your benefits package — all from one carrier.


A CARRIER YOU CAN TRUST

With 90 years of experience in providing employee benefits, Transamerica is committed to helping people protect what matters most. We are on a mission to help employees pursue a more secure financial future so they can live their best lives. And we're here to provide support every step of the way.

Underwritten by Transamerica Life Insurance Company, our critical illness insurance is designed to help give employees relief in today's world of rising healthcare costs.

Contact us to get started on giving employees a better tomorrow.

 **Visit:** transamerica.com

 **Call:** 800-851-7555, option 4

LIMITATIONS AND EXCLUSIONS

We do not pay benefits for losses caused by, or as a result of, the following: As a result of the insured voluntarily participating or attempting to participate in an illegal occupation. As a result of the insured intentionally causing a self-inflicted injury. As a result of the insured committing or attempting to commit suicide, whether sane or insane. As a result of an insured's participation in a war or any act of war, declared or undeclared, riot, civil commotion, civil disobedience, or unlawful assembly. This does not include a loss which occurs while acting in a lawful manner within the scope of authority. For any loss that occurred while on active duty status in the armed forces of any country. If you notify us of such active duty, we will refund any premiums paid for any period for which no benefits are provided as a result of this exclusion. As a result of an insured's commission of a felony. As a result of an insured's participation in a contest of speed in power driven vehicles, parachuting, or hang gliding. As a result of an insured's traveling in or descending from any vehicle or device for aerial navigation, unless as a fare paying passenger on a scheduled or a charter flight operated by a scheduled airline. As a result of an insured's being intoxicated as defined by the laws of the jurisdiction in which the loss occurred or under the influence of a controlled substance unless administered by a physician or taken according to a physician's instructions. Under no condition will we pay any benefits for losses incurred prior to the effective date.

Available for groups 100 lives and above

This is a brief summary of *Transamerica Critical Illness Insurance C112* underwritten by **Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series TMC11200-1020 and TCCI1200-1020. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

THIS IS NOT MAJOR MEDICAL INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. IT DOES NOT QUALIFY AS MINIMUM ESSENTIAL HEALTH COVERAGE UNDER THE FEDERAL AFFORDABLE CARE ACT.