

TRANSAMERICA'S SHORT-TERM DISABILITY INCOME

MAKING IT EASY FOR EMPLOYEES AND YOU

When your employees get too sick or injured to work, short-term disability income insurance can help them make ends meet by continuing to pay a portion of their salary.

Ensure your employees know how short-term disability income insurance adds another layer of financial protection using our easy-to-understand educational materials.

47%

Fewer than half of U.S. adults have enough emergency funds to cover three months of expenses.¹

AN EXAMPLE OF HOW IT WORKS – MEET LIAM

Liam enjoyed doing repairs on his home and taking on big renovation projects. One day, a piece of heavy equipment fell on his foot — fracturing it. He couldn't stand on it or work. Thankfully, he purchased short-term disability income insurance through his employer. Liam could receive a percentage of his monthly income for the eight weeks it took him to recover.

This example assumes a monthly benefit of \$1,700 based on his \$34,000 annual salary. Liam's benefits begin after a seven day elimination period. Covering seven of the eight weeks he is recovering. **Benefit payments will vary depending on the plan design selected by your employer, and by the benefit amount you select at enrollment.**

LIAM'S POLICY PAID



\$1,303.33

FIRST MONTH
($\$1,700 \times 23$ days, includes a 7-day elimination period)

+



\$1,700

SECOND MONTH

=

\$3,003.33

 TOTAL BENEFITS PAID

And with so many options to file a claim, including our easy online portal, Liam could worry less about his finances.

THE TRANSAMERICA ADVANTAGE

With nearly 90 years of experience in providing employee benefits, Transamerica is committed to helping people protect what matters most. We are championing the connection between Wealth + HealthSM so employees can live their best lives. And we're here to provide support for you every step of the way.

OFFERING THIS INSURANCE IS EASY FOR EMPLOYERS, TOO



Easy enrollment supports most types of enrollment processes — hire an enrollment firm, use our proprietary systems, or take advantage of our universal file



Streamlined billing can reduce hassles and eliminate discrepancy reports



Platform flexibility allows us to work with most benefit administration platforms — and our list of existing platforms is growing



Ongoing support teams help with billing, reconciliation, and account management



Wealth + HealthSM resources prioritize employees' overall quality of life and provide research-based insights on protecting their wealth while caring for their health

Questions?

 **Visit:** transamerica.com

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

KEY FEATURES



Income protection up to 60% of the insured's salary²



Employees select the amount they want to buy in \$100 increments



Portable coverage available



Partial disability benefits available³



Waiver of premiums for total disability

¹"Who Has Enough Cash to Get Through the Coronavirus Crisis," New York Times, April 2020

²The offered percentage may vary based on each individual case.

³Total disability for the entire elimination period must first be met.

This is a brief summary of Transamerica short-term disability income insurance, **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, IA. Policy form series CPDI0100 or CCDI0100. 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.

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

264314

© 2020 Transamerica. All Rights Reserved.



TRANSAMERICA®