

# TWO SUPPLEMENTAL BENEFITS TO GIVE EMPLOYEES MORE

Extend your supplemental health insurance benefit options to help various types of employees.

Members of every workforce look to their employer to provide them with a benefits package that meets their specific needs. Transamerica's supplemental medical expense insurance (GAP) and enhanced GAP are two options that offer you broad support to a large, modernized workforce.

Both of these products provide you the flexibility to offer either of them to select employees or a larger group, opening the door for more options that meet your benefit needs.

# 93%

of employees say access to enhanced employer-provided benefits would have a positive impact.<sup>1</sup>

## SUPPLEMENTAL HEALTH INSURANCE FOR TWO GROUPS OF PEOPLE

### ENHANCED GAP



### MEDICAL EXPENSE (GAP) INSURANCE



## **TRANSCONNECT PLUS<sup>SM</sup>** **ENHANCED GAP INSURANCE**

Built to attract and retain top talent and specialized skill sets, Transamerica's enhanced GAP insurance offers more benefits at higher limits than traditional GAP insurance. With their health coverage well in hand, key employees can focus more on their careers and less on worrying about the unexpected.

### KEY FEATURES

- Available at high benefit amounts
- Can help attract and retain employees with a more comprehensive benefits package
- Includes dental, vision, and prescription drug benefits
- Includes inpatient and outpatient hospital services



## TRANSCONNECT® SUPPLEMENTAL MEDICAL EXPENSE (GAP) INSURANCE

Connect all your employees with insurance that helps cover their out-of-pocket medical costs. Transamerica's supplemental medical expense insurance, also known as GAP insurance, can help pay for inpatient or outpatient out-of-pocket expenses such as deductibles, co-insurance, and co-payments.

Designed to help cover extraneous out-of-pocket costs for the everyday and unexpected, Transamerica's GAP insurance helps protect employees' savings. Available to employees who already have a major medical insurance policy, you can select a benefit amount of up to \$10,000. Plus, employees are able to use their benefits at the time of service, eliminating the need to cover out-of-pocket expenses on their own while waiting to be reimbursed.

### KEY FEATURES

- Helps provide financial protection for an employee enrolled in a major medical policy
- Provides for everyday and unexpected out-of-pocket expenses; benefit amounts available from \$500 to \$10,000
- Pays benefits for inpatient, outpatient, and ambulance costs

**59%** of Americans are stressed about their finances.<sup>2</sup>

Helping to ensure the well-being of your employees is a key component to keeping them happy, which increases retention and productivity for your entire company. By offering your employees Transamerica's enhanced GAP or GAP insurance, you'll be connecting them with another valuable benefit option that could save them money while helping to provide peace of mind.

### THE TRANSAMERICA ADVANTAGE

With 90 years of experience providing employee benefits, Transamerica is committed to helping people live their best lives throughout their career. We're here to provide support every step of the way.

### Ready to get started?

Contact your Transamerica representative today.

<sup>1</sup> "The High Cost of Low Engagement: Keeping Employees Happy and Healthy in the Post-Covid Era," BrightPlan, 2021

<sup>2</sup> "Employers Offering Holistic Financial Benefits Can Help Employees Improve and Maintain Financial Wellness," TIAA 2022 Financial Wellness Survey, January 2022

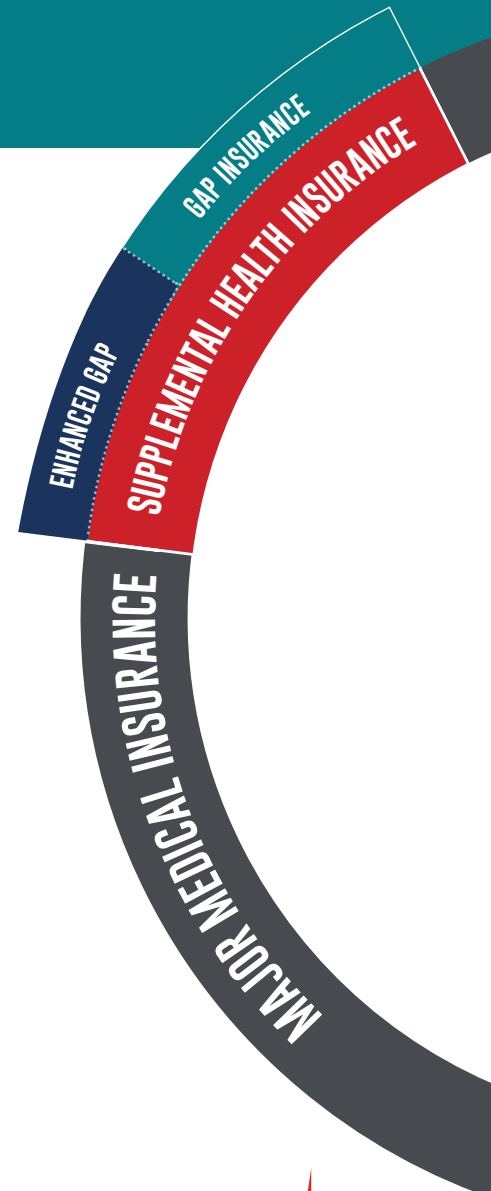
This is a brief summary of *TransConnect*® supplemental medical expense insurance **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series CP201200 or TMLB1000. Forms and form numbers may vary by state. This insurance is not available in all jurisdictions. Limitations and exclusions apply.

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**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).**

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