

TRANSAMERICA HOSPITAL INDEMNITY INSURANCE

**NEW RIDERS BUILT TO FIT
YOUR WORKFORCE NEEDS**

**Transamerica Life
Insurance Company**

All hospital stays don't look the same. Different circumstances call for different measures of care. That's why hospital indemnity insurance from Transamerica offers a base benefit of a daily in-hospital stay with the ability to add riders for other common treatments.

Employers have the flexibility of our "à la carte" approach to building a customized benefit offering by selecting the benefits that are most purposeful to their unique workforce.

BUILDING BETTER BENEFITS FOR A CUSTOMIZED FIT



Newborn Child In-Hospital Indemnity Benefit Rider — An additional benefit that not only helps with costs for the birthing parent but also for costs associated with a newborn's care.



Newborn Lump-sum Indemnity Benefit* — Pays a lump-sum benefit for each day a new child is born in a hospital. This would be in addition to the Newborn Child in-hospital benefit.



Inpatient Mental and Nervous Disorder Indemnity Benefit Rider — Financial access to mental health care is vital, and this rider pays the daily benefit to the insured in an inpatient facility for a mental or nervous disorder.



Inpatient Drug and Alcohol Addiction Indemnity Benefit Rider — Substance abuse can affect even the best employees, who can be helped and retained, paying the daily benefit to the insured in an inpatient facility treating alcohol or drug addiction.



Rehabilitation Unit Confinement Benefit Rider — Time in the hospital can often mean needing help getting back on one's feet. Benefits for rehabilitative care like physical or occupational therapy help with the recovery process and with the employee's return to work.

¹Most riders will apply to HSA-compatible plans, but we've included new riders for non-HSA plans as well.

*An additional benefit included under the Child In-Hospital Indemnity Benefit Rider.

MEET KATIE

Katie had a two day stay in mind when she entered the hospital's Labor & Delivery wing, but unexpected complications lead to a c-section and then inpatient breathing treatments for baby Lyn, resulting in a 4 day stay.

Because her employer chose to include the Newborn Child In-Hospital Indemnity Benefit Rider, her child now also receives hospital benefits, making Katie's recovery less stressful, knowing her benefits help alleviate additional medical bills.

When she returns to work, she tells coworkers how grateful she is for how the benefits helped, prompting several to enroll in hospital indemnity insurance at the next open enrollment.



ADDITIONAL RIDERS

Ask your Transamerica representative for more details and a full list of available riders, but here are a few to get you started:

- Waiver of Observation Unit Exclusion Rider
- Intermediate Care Step-Down Indemnity Benefit Rider
- Ambulance Indemnity Benefit Rider
- Emergency Room Sickness Indemnity Benefit Rider
- Inpatient Surgical Indemnity Benefit Rider
- Intensive Care Indemnity Benefit Rider
- Hospital Admission Indemnity Benefit Rider (calendar year maximums may apply)



INVESTING IN CONTINUAL IMPROVEMENT AND EXPANSION

Transamerica knows standing still isn't how we've gotten ahead, so we invest in continuously improving our offerings and services to meet market demand and anticipate future needs. We continue as your strong allies in work, providing innovative, forward-thinking solutions and customizable insurance products for exceptional accessibility.

Ready to learn more? Or looking to add an HSA/FSA or emergency savings account to your benefit offering?

Contact your Transamerica representative to learn more!

¹ For a full list of new enhancements to HSA and non-HSA plans, please contact your sales representative.

* HSA Compatible — Based on its understanding of available guidance, Transamerica Life Insurance Company views the insurance benefits shown in this proposal as compatible with High-Deductible Health Plans and Health Savings Accounts. However, there is no guarantee that the relevant authorities will agree with Transamerica's understanding. Current guidance is not complete and is subject to change. Neither Transamerica nor its agents or representatives provide legal or tax advice. Accordingly, Transamerica encourages its customers to consult with and rely upon independent tax and legal advisors regarding their particular situations, the use of the products presented here with High-Deductible Health Plans and Health Savings Accounts, and the persons/dependents that may be insured under such plans and accounts.

This is a brief summary of *Hospital Select® II* and *Hospital Select® III* hospital indemnity insurance policy **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA, or **Transamerica Financial Life Insurance Company (TFLIC)**, Harrison, NY. TLIC is not an authorized insurer in New York. Policy Form Series TMH1000-0118 and TCH1000-0118. Forms and numbers may vary. 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](https://www.tebcs.com).

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