



# GIVE THEM PROTECTION THEY CAN COUNT ON

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Transamerica Employer-Paid  
and Voluntary Benefits

We know how important it is to help employees protect what matters most. We're a proven insurance provider with 90 years of employee benefit experience — but we're not just backed by our history.



**We continue to pave the way as a market leader in employee benefits with new, comprehensive protection solutions and a best-in-class experience for you, as well as employees — helping to raise the bar for the industry as a whole.**

So, why risk working with another carrier when you can work with the dependable, reliable name you know and trust?

## **WHAT YOU CAN EXPECT FROM ONE PROVEN CARRIER**



Dedicated people with a wealth of experience



Comprehensive suite of protection solutions including life, integrated absence and disability, and supplemental health



An ever-improving experience designed with the policyholder top-of-mind



Continuously adding more features and product offerings to boost value

# INSURANCE THAT WORKS FOR EMPLOYEES WHEN THEY CAN'T

An accident or illness could strike at any moment, leaving employees unable to work and unable to provide for themselves and their families. Proper management of their leave along with income replacement insurance can be a financial lifeline during these uncertain times.

Our integrated absence management and disability solutions offer employers and their employees a holistic, streamlined leave management experience, including integrated absence tracking and consistency in claims management. Using a single intake process, we provide employees with a dedicated case specialist who will manage their absence and disability claims, by working with their health care providers and providing assistance when it's time to return to work — so employees can focus on their recovery, not financial concerns.

## DISABILITY INSURANCE HIGHLIGHTS

- Highly flexible plan design — we'll match current plan design or create a new plan design to meet your needs
- Employer-paid, employee buy-up, and voluntary options are available
- Certified vocational rehabilitation specialists who consult with the health care provider
- Physicians and nurse/medical consultants who connect with the health care provider
- Return to work accommodation assistance
- Rehabilitation planning, oversight, and job placement services
- Streamlined claims process and designated team committed to prompt, accurate benefit payments

## ABSENCE MANAGEMENT HIGHLIGHTS

- One intake process to identify applicable leaves and disability policies
- Dedicated Case Specialist guiding the employee through every step
- Communications management with clear correspondence, timely applications, and health care provider coordination
- Tracking of intermittent days taken via our 24-hour Employee Portal
- Real-time integrated reporting with the employer Portal
- Detailed Integrated Absence and STD push reporting that can be sent at any interval
- Experienced compliance guidance during implementation and beyond, and quarterly compliance updates about regulations governing FMLA, USERRA, unpaid state leaves, company leaves, PFML (ASO), ADA, Stay at Work Program, and ancillary leaves



## FLEXIBLE LIFE INSURANCE ON THEIR TERMS

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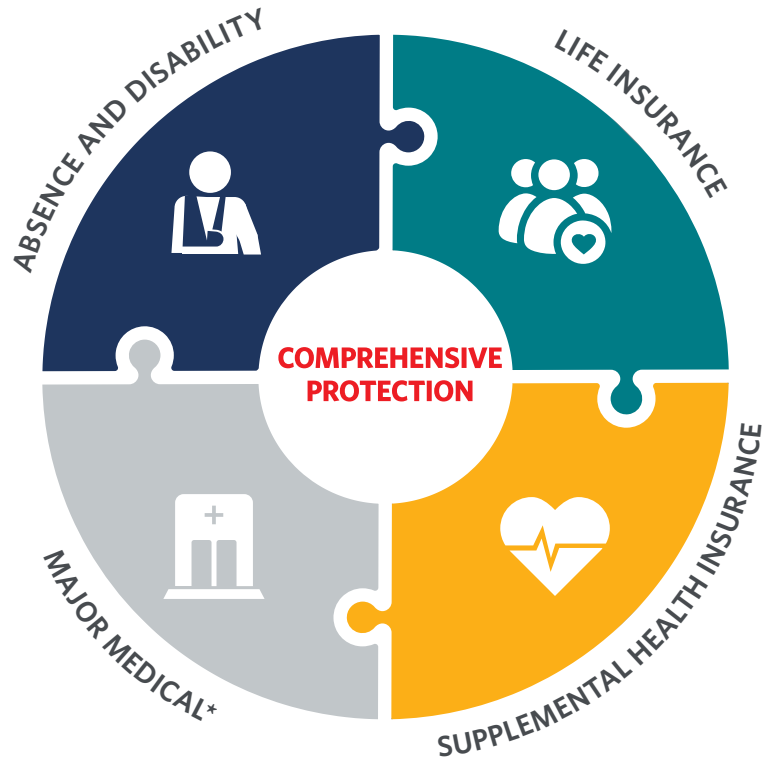
Often, many employees don't think they'll need life insurance. As a result, they don't proactively seek it out. Instead, they rely on their employer for this important protection. Employers are taking note, and offering life insurance to help enhance their benefits package, attract and retain top talent, and support employees during some of their most difficult times. Our flexible group term life insurance makes it easy to help employees better protect what matters most.




### GROUP TERM LIFE INSURANCE HIGHLIGHTS

- Available as employer-paid with employee buy-up options
- Accelerated Death Benefit for Terminal Illness
- Streamlined implementation with our full suite of voluntary benefit products
- Guaranteed issue available
- Waiver-of-premium benefit available if the insured is disabled
- Simple enrollment options
- Easy payroll-deducted premiums for dependent policies and buy-up

# OFFER THE COMPREHENSIVE 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 disability with absence management, life, and supplemental health insurance solutions work together and complement major medical insurance to do just that.



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| <br><b>ABSENCE AND DISABILITY SOLUTIONS</b> | <b>SHORT-TERM DISABILITY</b>                      | Employer-paid, buy-up, or fully voluntary | Temporarily helps replace income in the event of a disabling accident or illness  |
|   | <b>LONG-TERM DISABILITY</b>                       | Employer-paid, buy-up, or fully voluntary | Helps employees with income replacement if they are unable to work because of a prolonged disability  |
|   | <b>INTEGRATED ABSENCE MANAGEMENT</b>              | Employer-paid                             | Manages every step of absence administration, from a single intake for varied leave and disability programs — with an expert case specialist — through return-to-work assistance  |
| <br><b>LIFE INSURANCE</b>                  | <b>GROUP TERM LIFE</b>                            | Employer-paid with buy-up                 | Employer-paid option that helps provide an extra layer of protection from the unexpected by providing employees a death benefit based on their income   |
|   | <b>UNIVERSAL LIFE WITH LIVING BENEFIT OPTIONS</b> | Voluntary                                 | Complements employer-paid group term life by giving employees long-term coverage, with a living benefit that can help an employee diagnosed with a chronic, critical, or terminal illness pay for expenses not covered by medical insurance such as a caregiver — from a family member or in a facility — out-of-pocket deductibles, or any other bills they choose |
| <br><b>SUPPLEMENTAL HEALTH INSURANCE</b>   | <b>ACCIDENT</b>                                   | Voluntary                                 | Pays benefits due to an accident  |
|   | <b>HOSPITAL INDEMNITY</b>                         | Voluntary                                 | Provides benefits should an employee or covered family member find themselves in the hospital   |
|   | <b>CRITICAL ILLNESS</b>                           | Voluntary                                 | Pays a lump-sum benefit if an employee or covered family member has a major illness such as a heart attack, stroke, or cancer   |

\* Transamerica does not offer major medical insurance



# THE BENEFITS OF PAIRING

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## HELPS EMPLOYERS

- One carrier for all employee benefits helps make administration easy
- One dedicated, experienced team that will help you create a robust benefits package to meet any workforce needs
- Convenient billing options
- Attract and retain top talent with competitively priced and trusted products

## HELPS EMPLOYEES


- A complete set of products designed around the policyholder that work together to help them better protect their finances
- Financial protection and knowledgeable guidance from a trusted, experienced carrier
- Claims made easy and quick with multiple filing options
- Educational materials with easy-to-understand scenario-based examples that explain how a product is used
- Enrollment communications that help show how insurance solutions work together with major medical insurance to provide more complete protection against unexpected costs


# GO WITH ONE BEST-IN-CLASS CARRIER


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We know you have options. That's why we're here to provide you with an experience that makes it easy to deliver comprehensive, valuable protection to more employees.


**As part of our ever-improving client experience and to be the best in the industry, we:**

 Offer comprehensive protection solutions so you can work with one carrier to increase efficiencies

 Help ensure employees actually use the benefits they're enrolled in, making them more likely to re-enroll each year

 Provide tailored treatment to all of our clients

 Create our processes and products with the policyholder in mind

 Remain transparent about our pricing and claims process

**You, as well as the employees we serve, are our top priority**

# CHOOSE HASSLE-FREE CLAIMS

We know employees file claims when times are tough, so they want answers quickly and conveniently. To provide a leading experience, we strive to make the claims process simple and transparent. Employees will have options for filing a claim independently or with assistance from a knowledgeable telephone intake representative to guide and advise them of next steps. Then, we make sure claims are reviewed and processed efficiently and accurately.

**To provide a leading experience for the policyholder, we strive to make the claims process simple and transparent.**

To receive their benefits even faster, employees can sign up for direct deposit. And to make sure they use their benefits when they need them, they can sign up for *ClaimsMinder*<sup>SM</sup> automated notifications on their voluntary policies. It's a secure service that analyzes major medical data and gives them a helpful reminder when they may be able to file a claim with their accident, critical illness, or hospital indemnity policy.

When employers choose our integrated absence and disability solutions, a case specialist keeps the employee informed via phone. Automated notifications about claim status and reminders for next steps also help them through the process.



## A TRANSPARENT PROCESS, AT EVERY STEP OF THE WAY

Speed shouldn't sacrifice service. We're here to help employees get answers fast while treating them with care. We promise to keep open lines of communication and be available to help at every step of the way — for every claim and every product.



1

### SUBMISSION

Employees can submit claims digitally, or by phone



2

### CONFIRMATION

We'll provide confirmation as soon as it's received



3

### REVIEW

We review employees' claims as soon as possible



4

### FOLLOW UP

We'll work with them to make sure we have all their information needed to make a decision



5

### STATUS NOTIFICATION

We'll notify employees about their claim status and provide next steps



TRANSAMERICA®

## WHY TRANSAMERICA

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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 achieve a more secure financial future so they can live their best lives. And we're here to provide support for you every step of the way.

### Ready to learn more?

Contact your Transamerica representative today.

This is a brief summary of Short-Term Disability and Long-Term Disability Insurance **underwritten by Transamerica Life Insurance Company, Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series ICC20 TMD110IC-1020 and ICC20 TMD111IC-1020 respectively. Forms and form 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.

This is a brief summary of Group Term Life Insurance **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series ICC20 TMTL14IC-1020. Forms and form 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.