



# MAKE A DIFFERENCE IN THEIR LIVES

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**Workplace Employee Benefits**

Insurance products underwritten by Transamerica Life Insurance Company or Transamerica Financial Life Insurance Company



We know employee benefits — and how to make a difference in your business. We're raising the bar for employee benefits by investing in our comprehensive solutions and people dedicated to serving you, while continuously working to improve our client experiences to deliver better service.

**Together, we can deliver the solutions employers want and employees need — making a big difference in their lives, too.**

# WHY TRANSAMERICA

**1.1M**

lives covered

**20K+**

employers

**90 YEARS**

of employee benefits experience

## HELP TO EASE THE BURDEN OF RISING HEALTHCARE COSTS

Due to rising healthcare costs, it's never been more important to offer supplemental benefits — so employees can have a way to offset medical costs that can quickly accumulate, and employers can have a healthier, more productive workforce.

**59%**

of U.S. employees  
are stressed about  
their finances.<sup>1</sup>

**\$4.7B**

How much U.S. businesses  
are collectively losing each  
week due to employee  
financial stress.<sup>2</sup>

Let us help you change those numbers...



# STREAMLINE YOUR BUSINESS

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Choosing Transamerica means simplifying your business with one carrier, one platform, and dedicated account management teams for your voluntary and group benefits needs — making business easier while reducing administrative overhead.

## WE MEET YOUR NEEDS — NOT THE OTHER WAY AROUND



**Tailored onboarding** is customized for employers and their needs to ensure better outcomes. Once we understand each case's needs, we outline our customized, transparent process step-by-step to set clear timelines and expectations throughout the entire journey.



**Flexible enrollment** allows us to work with any benefit admin platform — no matter how simple or sophisticated — making it easy for employees to enroll. And we'll help your clients boost product adoption with customized enrollment communications and timelines.



**Dedicated account management teams** help resolve issues faster. Your clients will have an account management team that will know their case inside and out.

## SPEED WITHOUT SACRIFICING SERVICE

**Self-administration** avoids the need to reconcile at the policy level, streamlining billing and reducing errors. It makes handling LOA/FMLA look easy. Just pay the group premium in bulk and we'll handle the reconciliation. And in the unlikely case of errors, we'll work with your client to straighten it out.



**Helps large employers** with an ever-changing workforce avoid multi-page discrepancy reports



**Helps small and mid-sized employers** stay focused on their business, not benefits



**Helps HR save time** by eliminating discrepancy reports



**Hassle-free claims** can be filed online, over the phone, or through the mail. We've expanded our call center to improve customer service, reduce hold time, and increase first call resolution. And we're helping employees get paid faster with:

- Direct deposit
- Streamlined health claim forms
- *ClaimsMinder*<sup>SM</sup> — available on our self-administered accident, critical illness, and hospital indemnity insurance products — analyzes data from major medical carriers and sends a reminder to your employees who may be eligible to file a claim. This helps to ensure employees are taking advantage of their benefits when the unexpected strikes.

## ONE SIZE DOES NOT FIT ALL

We meet employees where they're at in life with a growing suite of solutions to meet their needs. From student loan assistance to retiree medical insurance, we can help employers attract and retain top talent with a diverse set of solutions for every stage of life.

### Helping Employers

Our BENEFITS SHERPA® report takes a close look at company and industry employee populations, helping employers identify which products best meet the needs of their employees.

### Helping Employees

Our selection of enrollment communications help educate employees on the products being offered so they can make informed decisions about the benefits that are best for them and their family.

# OUR EMPLOYEE BENEFITS SOLUTIONS



## EMPLOYER PAID INSURANCE

<b>SHORT-TERM DISABILITY</b>	<ul style="list-style-type: none"> <li>Highly flexible plan design</li> <li>Available as employer paid, employee buy-up, and voluntary</li> <li>Return to work accommodation assistance</li> <li>A streamlined claims process and dedicated team committed to accuracy of benefit payment</li> </ul>
<b>LONG-TERM DISABILITY</b>	<ul style="list-style-type: none"> <li>Highly flexible plan design</li> <li>Available as employer paid, employee buy-up, and voluntary</li> <li>Rehabilitation planning, oversight, and job placement services</li> <li>Expert legal assistance offered at no cost to the policyholder to help guide them through the Social Security disability application and appeal process (where necessary)</li> </ul>
<b>GROUP TERM LIFE</b>	<ul style="list-style-type: none"> <li>Available as employer paid with employee buy-up options</li> <li>Additional benefits to choose from including living benefits</li> <li>Streamlined implementation with our full suite of voluntary benefit products</li> </ul>



## GROUP SUPPLEMENTAL LIFE INSURANCE

<b>UNIVERSAL LIFE</b> <i>TransElite®</i> <i>Transamerica Universal Life Insurance<sup>SM</sup></i>	<ul style="list-style-type: none"> <li>Maturity age to 120</li> <li>High face amount or high cash value version available</li> <li>Accumulates cash value</li> <li>Enhance insurance with living benefit rider options</li> </ul>
<b>INTEREST SENSITIVE WHOLE LIFE</b> <i>TransSure<sup>SM</sup></i>	<ul style="list-style-type: none"> <li>Death benefits available from \$5,000 up to \$500,000, not to exceed 5x base salary</li> <li>Guaranteed interest rate of 4%</li> <li>Optional reduced paid-up policy and ADB for Chronic Condition Riders available</li> </ul>
<b>TERM LIFE</b> <i>Trans Select® 5, 10, 20</i>	<ul style="list-style-type: none"> <li>Choose a 5, 10, or 20-year term period, after which time policies automatically renew</li> <li>Guaranteed level rates for the first five years</li> <li>ADB for Chronic Condition and Accidental Death and Dismemberment Riders</li> </ul>



## GROUP SUPPLEMENTAL HEALTH AND DISABILITY INSURANCE

<b>ACCIDENT</b> <i>AccidentAdvance®</i> <i>Transamerica Accident Insurance<sup>SM</sup></i>	<ul style="list-style-type: none"> <li>24-hour or off-the-job versions available</li> <li>Base policy includes accident emergency treatment, hospitalization and follow-up visits</li> <li>Guaranteed issue and seven optional benefit options</li> <li>Self-administration available, saving employers time through a self-directed, streamlined process</li> <li>Optional Riders available, including organized sports benefit, mental health benefit, observation benefit</li> </ul>
<b>CRITICAL ILLNESS</b> <i>CriticalEvents®</i> <i>Transamerica Critical Illness Insurance<sup>SM</sup></i>	<ul style="list-style-type: none"> <li>Benefits available from \$10,000 to \$50,000</li> <li>Can be sold as issue or attained age</li> <li>Optional available riders, including wellness benefit</li> <li>Self-administration available, saving employers time through a self-directed, streamlined process</li> <li>47 conditions covered including COVID-19</li> </ul>
<b>HOSPITAL INDEMNITY</b> <i>TransChoice® Advance</i> <i>Hospital Select® II &amp; Hospital Select® III</i>	<ul style="list-style-type: none"> <li>No co-insurance and no deductibles</li> <li>Guaranteed issue with no health questions, no waiting period, and optional benefits available</li> <li>Designed to complement major medical insurance</li> <li>Self-administration available, saving employers time through a self-directed, streamlined process</li> <li><i>TransDental®</i> Insurance available with <i>TransChoice® Advance</i></li> </ul>
<b>HOSPITAL INDUSTRY</b> <i>Transamerica Provider Select<sup>SM</sup></i> <i>Hospital Indemnity Insurance</i>	<ul style="list-style-type: none"> <li>Encourages in-house care to lower employer's medical costs</li> <li>Pays double benefits when employees use employer's facilities</li> <li>Optional benefits available</li> </ul>
<b>SUPPLEMENTAL MEDICAL EXPENSE</b> <i>TransConnect®</i>	<ul style="list-style-type: none"> <li>Help pay the deductibles, co-insurance, and co-payments for inpatient and outpatient benefits</li> <li>Benefits from \$500 to \$10,000 available</li> <li>Benefits for ambulance and surgery in a physician's office included</li> <li>Typically employer-paid</li> </ul>



## GROUP SUPPLEMENTAL HEALTH AND DISABILITY INSURANCE (CONTINUED)

<b>CANCER</b> <i>CancerSelect® Plus</i>	<ul style="list-style-type: none"> <li>• Radiation and chemotherapy benefits available up to \$20,000</li> <li>• Optional riders including first occurrence and specified illness and disease available</li> </ul>
<b>VISION</b> <i>SightAdvantage</i>	<ul style="list-style-type: none"> <li>• Vision benefits available through a national network</li> <li>• Discount savings on laser eye surgery</li> <li>• Comprehensive routine care choices</li> </ul>
<b>SHORT-TERM DISABILITY INCOME</b> <i>TransDI® Plus</i>	<ul style="list-style-type: none"> <li>• Employer can select the elimination and benefit periods that best suit their needs</li> <li>• Employees can purchase the monthly benefit amounts they need</li> <li>• Guaranteed issue monthly benefit amounts based on case size</li> </ul>
<i>TransConnect™ Plus</i>	<ul style="list-style-type: none"> <li>• Reimburses for out-of-pocket expenses for in-network and out-of-network services</li> <li>• Annual benefit maximums ranging from \$5,000 to \$100,000</li> <li>• Variety of benefits with options for vision, dental, and physicals</li> <li>• Typically employer-paid</li> </ul>
<b>RETIREES</b> <i>Retiree Medical</i>	<ul style="list-style-type: none"> <li>• Enables businesses to transition retirees to a fully insured insurance plan</li> <li>• Designed for retirees and spouses age 65 and older enrolled in Medicare Parts A and B</li> <li>• Offers benefits that help with out-of-pocket expenses not covered by Medicare</li> </ul>
<b>MEDICARE SUPPLEMENT</b>	<ul style="list-style-type: none"> <li>• No networks — accepted anywhere Medicare is accepted</li> <li>• Guaranteed renewable regardless of age</li> <li>• In most states, rates are based on issue age and don't increase due to age</li> <li>• Premium savings with annual bill or EasyPay Automatic Monthly Bank Draft or credit card discount</li> </ul>



## SERVICES

<b>CLAIMSMINDER<sup>SM</sup></b>	<ul style="list-style-type: none"> <li>• Notifies policyholders when they may be eligible to file a Transamerica policy claim</li> <li>• Can be offered regardless of major medical carrier</li> <li>• Notifications are sent via the method you choose for your employees email or text</li> </ul>
<b>STUDENT LOAN REPAYMENT PROGRAM</b>	<ul style="list-style-type: none"> <li>• Carefully vetted vendors can tailor a student loan repayment program to meet employees' needs</li> <li>• Tools and calculators to help decision-making</li> <li>• Aggregated view of all loans in one place</li> <li>• Student loan repayment assistance</li> <li>• Information on repayment options</li> <li>• Consolidation and refinance guidance</li> </ul>
<b>PHYSICIAN REFERRAL</b> <i>TopDoc Connect</i>	<ul style="list-style-type: none"> <li>• Provides members with an efficient, objective, and reliable way to identify specialty physicians</li> <li>• Focuses on connecting the right physician to a specific diagnosis</li> <li>• Saves on unnecessary claims; enables wellness and disease management to be more effective</li> </ul>
<b>TELEHEALTH</b> <i>Healthiestyou®</i>	<ul style="list-style-type: none"> <li>• Phone, email, or video conference access 24/7 to U.S.-based licensed physicians</li> <li>• Comprehensive wellness platform and wellness coaching</li> <li>• Online chronic illness management and health coaching</li> </ul>
<b>PRESCRIPTION DRUG DISCOUNT CARD</b> <i>United Networks of America®</i>	<ul style="list-style-type: none"> <li>• Receive savings up to 75% at more than 56,000 pharmacies</li> <li>• Pre-activated and can be used immediately</li> <li>• Offers discounts on prescription eye glasses, hearing aids, and diabetic supplies</li> </ul>
<b>MANAGING CANCER AT WORK</b> <i>Johns Hopkins Work Stride™</i>	<ul style="list-style-type: none"> <li>• Web portal with cancer treatment and prevention information</li> <li>• Johns Hopkins oncology nurse navigator provides personalized support and guidance</li> <li>• Helps managers, employees, and caregivers to be informed, productive, and supportive</li> </ul>
<b>INTEGRATED ABSENCE MANAGEMENT</b>	<ul style="list-style-type: none"> <li>• Offered with our short and long term disability</li> <li>• Dedicated Case Specialist to assist employees</li> <li>• Simple claim intake with automatic recognition of all eligible leave types</li> <li>• Guidance on best practices during implementation</li> <li>• Compliance administration and support</li> </ul>



TRANSAMERICA®

## THE TRANSAMERICA DIFFERENCE

We are committed to delivering high quality products and better service at a competitive price, so you can help ease the burden of healthcare costs and make a difference in the lives of your employees.

### Ready to learn more?



**Visit:** [transamerica.com](https://transamerica.com)



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

<sup>1</sup> "Employers Offering Holistic Financial Benefits Can Help Employees Improve and Maintain Financial Wellness," TIAA 2022 Financial Wellness Survey, January 2022

<sup>2</sup> 2021 Wellness Barometer Survey. Bright Plan, 2021

This is a brief product overview. For full policy benefits and limitations, consult with a Transamerica representative. Certain policies are not available in all states. Benefits are determined by state and plan level selected. Products **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, Iowa or **Transamerica Financial Life Insurance Company**, Harrison, NY. Transamerica Financial Life Insurance Company is licensed to conduct business in New York. Transamerica Life Insurance Company is authorized to conduct business in all other states. SightAdvantage Vision Insurance is underwritten by United HealthCare.

Transamerica has negotiated preferred provider agreements with certain student loan vendors which have agreed to provide favorable pricing and service to Transamerica clients. Transamerica may receive compensation for implementation costs incurred by Transamerica from the vendor on business referred to the student loan benefit provider.