



HELP EMPLOYEES PREPARE FOR THE UNEXPECTED WITH INSURANCE OPTIONS THAT MEET THEIR UNIQUE NEEDS

Every life journey is different — provide them
with access to a choice of benefits

ACCIDENT | CRITICAL ILLNESS | HOSPITAL INDEMNITY INSURANCE

Underwritten by Transamerica Life Insurance Company



BENEFITS TO BRIDGE THE GAP

When medical emergencies like an injury or illness leave employees with significant out-of-pocket expenses, accident, critical illness, and hospital indemnity insurance from Transamerica can help them manage the costs left by their major medical plans.

Transamerica's competitively priced supplemental benefits offer great flexibility, with multiple features and riders, as well as a wide range of benefits that are highly customizable and can meet the specific needs of a diverse workforce. We'll help build a plan design that meets your budget while still offering employees comprehensive and flexible benefit program.



Our resourceful team of experienced account managers and customer service representatives, are ready to offer advice and help you start offering or adding new products. We know that providing employees exceptional service reflects well on you, and we ensure they receive it.

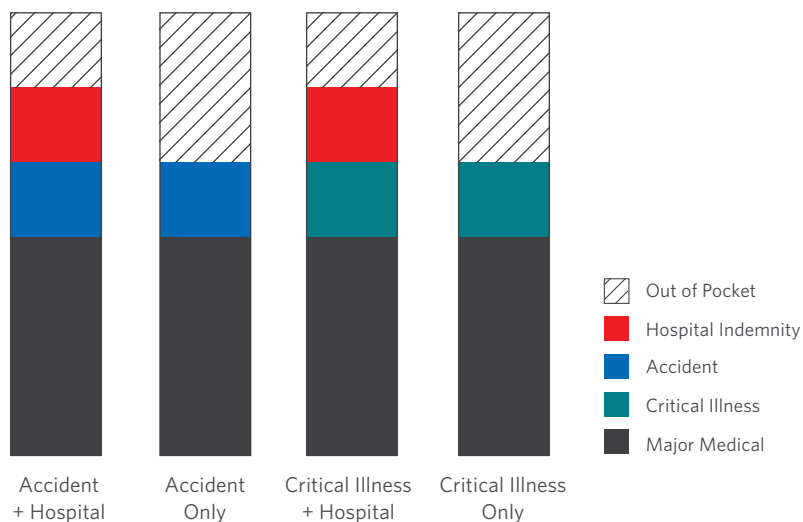
COMBINATIONS TO FIT UNIQUE NEEDS

ACCIDENT, CRITICAL ILLNESS, AND HOSPITAL INDEMNITY INSURANCE

Offering all three of these policies provides an employee with a combination of choices to build a customized benefit strategy to fit their current needs. An employee with a family history of heart disease, for example, might prefer to combine critical illness with hospital indemnity insurance, while a weekend warrior might pair hospital indemnity with accident insurance.

The more benefits made available to employees, the greater their ability to ease financial concerns if they were to face unexpected medical expenses. In cases that involve a hospital stay after an accident or illness, having hospital indemnity as well means an employee receives a benefit from each policy. Instead of tapping into their savings to pay related expenses, they can use their benefit payment in any other way they choose.

LAYERING INSURANCE PROTECTION



16MM

Emergency department visits resulting in hospital admission*

ALSO AVAILABLE: WELLNESS BENEFIT RIDER

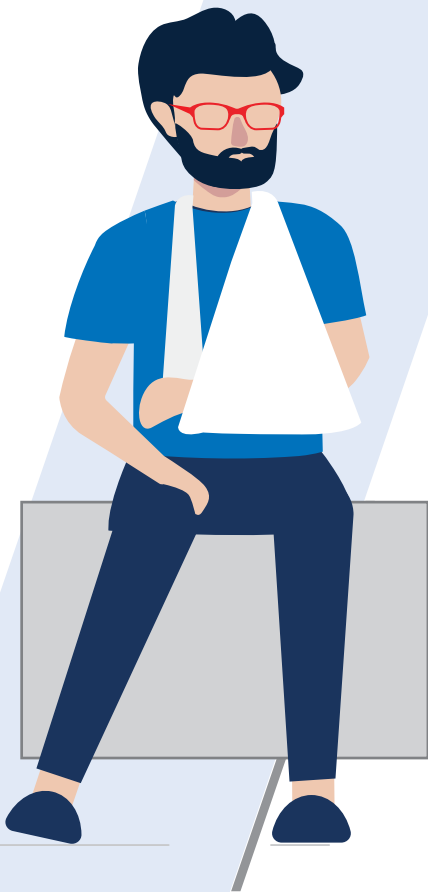
All of these products offer broad spectrum protection but they can also reward the employee for taking preventative measures to avoid the unexpected.



The wellness benefit rider pays a cash benefit once per calendar year per policy when the insured receives a qualified screening like a cardiac stress test or blood screening.



* "Emergency Department Visits." Center for Disease Control and Prevention. October, 2021.



ACCIDENT INSURANCE

*Transamerica Accident Insurance*SM is a very flexible option for helping with the out-of-pocket costs not covered by major medical insurance as well as non-medical expenses such as childcare, travel, and home accommodations like a wheelchair ramp.

An accident can happen to anyone, at any time. When employees have access to resources that can help them protect their finances when the unexpected happens, they can worry less and focus more on what's important, including their job.

In addition to our extensive list of standard benefits we offer an important variety of valuable riders:

- **Organized Sports Benefit Rider:** Pays an additional 25% on total benefits
- **Acupuncture/Chiropractic Benefit:** Pays for one treatment a day per covered accident per insured person, up to \$500 per visit and a maximum of 20 visits
- **Mental Health Benefit:** Pays for mental health visits with a psychiatrist or psychologist, up to \$500 per visit and a maximum of 20 visits
- **Observation Benefit:** Pays for treatment in a hospital emergency room if held for observation and not admitted after a covered accident

MEET GARY

Gary, a self-proclaimed mister fix-it, enrolls in accident insurance because his wife had a bad fall the year before, and he'd like to be better prepared financially if he gets injured.

Sure enough, while reupholstering a chair one weekend, he misfires his staple gun and ends up in the ER with several stitches in his hand. His major medical insurance pays its part, but the other bills remain. When he files a claim and receives a check from Transamerica, he's able to pay what he still owes and make up for the days of work income he missed — all without touching his savings.





CRITICAL ILLNESS INSURANCE

*Transamerica Critical Illness Insurance*SM pays a lump-sum benefit in the event of many types of illnesses, cash that can be used exactly as the insured deems best for their family and situation in the wake of a diagnosis. We recognize the need for protection for more than just the most common conditions and pay in the event of 47 different illnesses.

A critical illness can leave employees unable to work and provide for themselves and their families. So, when employees are diagnosed with a critical illness, they need help protecting their finances and their loved ones' futures.

Our critical illness insurance is modernized with expanded, customizable benefits and benefit amounts, as well as increased flexibility to select benefits that best meet the needs of your workforce.

- Up to 110% of the benefit amount available on most conditions, including cancer, and 100% for non-invasive cancer
- Benefits for COVID-19
- No waiting periods on recurrence of conditions
- Second opinion benefit of up to \$1,000
- Child benefits payable up to 200%, including cerebral palsy, cystic fibrosis, and Down syndrome



MEET SARAH

Sarah, 50 and living alone, chooses to sign up for both critical illness and hospital indemnity insurance because of a family history of cancer. Later that year, she was in fact diagnosed with breast cancer and a double-mastectomy was performed.

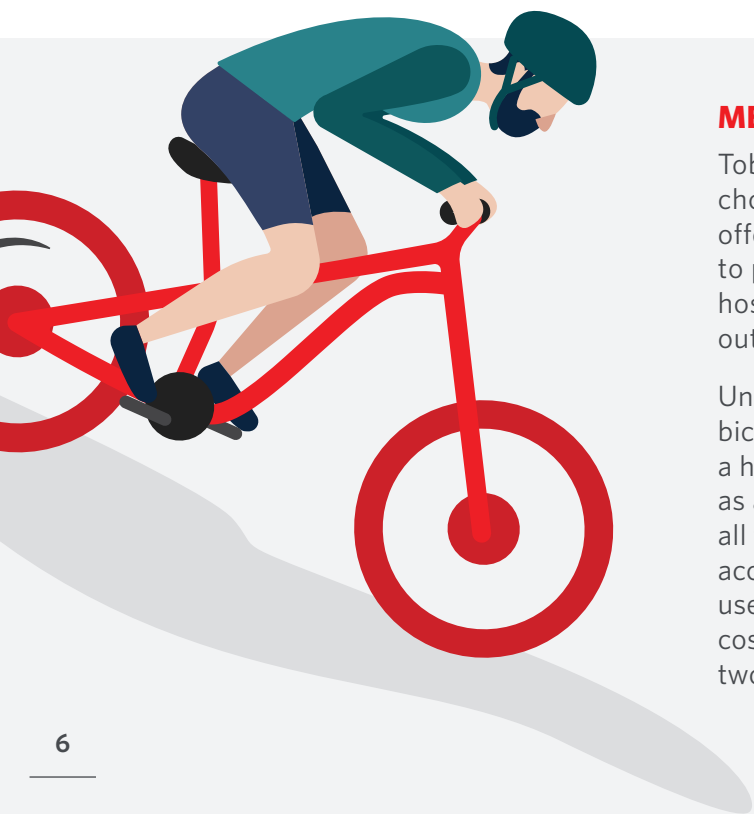
In this situation, both her policies pay benefits, providing money she can spend on medical bills with enough to send for her sister to help through her recuperation.



HOSPITAL INDEMNITY INSURANCE

Transamerica hospital indemnity insurance gives you another valuable option for your benefits package and helps employees know that a hospital stay won't have to jeopardize their family's financial future which can be emotionally and physically devastating.

Hospital indemnity insurance pays an amount for each day the insured or an insured family member is hospitalized, up to specific maximum limits. Because the benefits are paid to the employee directly, they can use the money to help pay out-of-pocket expenses or however they think best, for everything from deductibles and co-pays to rent and childcare.



MEET TOBY

Toby, a 42-year-old graphic designer and avid cyclist, chose the major medical plan with the highest deductible offered at work to help lower his premium, but also chose to purchase Transamerica accident, critical illness, and hospital indemnity insurance policies to help pay for any out-of-pocket costs — not covered by his medical plan.

Unfortunately, Toby had a cardiac event while riding his bicycle, causing him to crash. This led to surgery to repair a heart valve and a few plates needed to fix his broken leg as a result of the crash. He received benefit payments from all three of his policies due to his critical illness, the biking accident, and the associated hospital stays. He was able to use his cash benefit payments to help with out-of-pocket costs as well as hiring additional childcare to help with his two small children.



BENEFITS THAT HELP FILL MAJOR MEDICAL GAPS

ADMINISTRATION EASE OF OUR PRODUCTS

- Flexibility with range in benefits options and amounts
- Highly customizable — can add, swap, subtract as you need
- Pick and choose the individual benefits within a category
- Streamlined billing and self-administration without the need to reconcile at the policy level
- Easy Implementation

KEY FEATURES THAT COME STANDARD FOR EMPLOYEES

- No health questions, exams, or blood tests
- Payroll-deducted premiums
- Benefits paid in addition to other insurance they have
- No pre-existing condition limitations
- Wellness Rider Option
- Family Coverage Options



Accident Insurance



Critical Illness Insurance



Hospital Indemnity Insurance***

HIGH LEVEL BENEFITS AVAILABLE**	Accident Insurance	Critical Illness Insurance	Hospital Indemnity Insurance***
Emergency Room, Physician Office, Urgent Care Visit	✓		
Ambulance Benefit	✓		✓
Diagnosis Benefits	✓		
Bodily Injury Benefits	✓		
Major Injuries Benefits (burns, coma, paralysis surgery)	✓		
Dismemberment Benefits	✓	✓	
Hospitalization due to accident Benefits	✓		✓
Hospitalization for illness, accident or other (including maternity)			✓
Mental Health Benefit (visits with a psychiatrist or psychologist)	✓		
Hospitalization for Mental Illness Condition			✓
Recovery Service Benefit Options	✓		
Accidental Death	✓	✓	
Survivor Benefit	✓		
Benign tumor		✓	
Cancer		✓	✓
Cardiovascular disease		✓	✓
Childhood disease including cerebral palsy, cystic fibrosis, and Down syndrome		✓	✓
Functional loss		✓	✓
Heart attack		✓	✓
Infectious disease		✓	✓
Kidney failure		✓	
Major organ transplant		✓	✓
Occupational exposure		✓	✓
Progressive disease		✓	✓
Severe burns		✓	
Stroke		✓	✓
Vascular disease		✓	
Second opinion benefit		✓	

**For a full list of benefits refer to the master policy

*** Hospital indemnity insurance will pay in the event of a hospitalization due to an accident or illness.

HOW THESE PRODUCTS HELP YOU

Our accident, critical illness, and hospital indemnity insurance products don't just help employees out when they're injured or sick. Just knowing they have access to these policies helps ensure they are more satisfied with their benefits package and less stressed about their finances. They feel that their employer really does care.

These three insurance products offer flexibility in plan design, high benefit amounts, and numerous covered conditions. When you choose to offer them, we support you with a strong service team and helpful marketing and educational materials so employees clearly understand the value of the comprehensive benefits you are providing them.



Contact a Transamerica representative today



EMAIL

[First.Last@Transamerica.com]



CALL

800-851-7555, option 4



VISIT

Transamerica.com

Accident Insurance Limitations and Exclusions: Limitations and Exclusions may vary by state. We will not pay benefits for any accident that is caused by or occurs as a result of any of the following: Driving any taxi (including ride-sharing programs such as Uber and Lyft) for wage, compensation, or profit. Mountaineering, parachuting, or hang gliding. Voluntarily taking, administering, absorbing, or inhaling poison, gas, or fumes. Alcoholism or drug addiction. Participating in any sport or sporting activity for wage, compensation, profit, or racing any type of vehicle in an organized event. Traveling in or descending from any vehicle or device for aerial navigation, unless as a fare-paying passenger on a scheduled or a charter flight operated by a scheduled airline. War, or any act of war, whether declared or undeclared. Participating in any activity or event, including the operation of a vehicle, while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurred. Actively participating in a riot, civil commotion, civil disobedience, or unlawful assembly. Committing, attempting to commit, or voluntarily taking part in a felony or assault, or engaging in an illegal occupation. Intentionally self-inflicting a bodily injury or attempting suicide, while sane or insane. Any loss incurred while on active duty status in the armed forces. If you notify us of such active duty, we will refund any premiums paid for any period for which no insurance is provided as a result of this exception. Additional limitations and exclusions may apply.

Critical Illness Insurance Limitations and Exclusions: We do not pay benefits for losses caused by, or as a result of, the following: As a result of the insured voluntarily participating or attempting to participate in an illegal occupation. As a result of the insured intentionally causing a self-inflicted injury. As a result of the insured committing or attempting to commit suicide, whether sane or insane. As a result of an insured's participation in a war or any act of war, declared or undeclared, riot, civil commotion, civil disobedience, or unlawful assembly. This does not include a loss which occurs while acting in a lawful manner within the scope of authority. For any loss that occurred while on active duty status in the armed forces of any country. If you notify us of such active duty, we will refund any premiums paid for any period for which no benefits are provided as a result of this exclusion. As a result of an insured's commission of a felony. As a result of an insured's participation in a contest of speed in power driven vehicles, parachuting, or hang gliding. As a result of an insured's traveling in or descending from any vehicle or device for aerial navigation, unless as a fare paying passenger on a scheduled or a charter flight operated by a scheduled airline. As a result of an insured's being intoxicated as defined by the laws of the jurisdiction in which the loss occurred or under the influence of a controlled substance unless administered by a physician or taken according to a physician's instructions. Under no condition will we pay any benefits for losses incurred prior to the effective date.

Hospital Indemnity Insurance Limitations and Exclusions: With respect to benefits provided under this certificate, no benefits will be payable as the result of: An insured person's suicide or attempted suicide, while sane or insane. An insured person's intentionally self-inflicted injury. Rest care or rehabilitative care and treatment. Immunization shots and routine examinations such as: physical examinations, mammograms, Pap smears, immunizations, flexible sigmoidoscopy, prostate-specific antigen tests and blood screenings. This exclusion does not apply to coverage under the optional Wellness Indemnity Benefit Rider, if attached as part of the contract. Any pregnancy of a dependent child, including confinement rendered to her child after birth. Routine newborn care. This exclusion does not apply to coverage under the optional Wellness Indemnity Benefit Rider, if attached as part of the contract. An insured person's abortion, except for medically necessary abortions performed to save the mother's life. The treatment of a. An insured person's mental or emotional disorder. This exclusion does not apply to coverage under the optional Inpatient Mental and Nervous Disorder Indemnity Benefit Rider, if attached as part of the contract. b. An insured person's alcoholism or drug addiction. This exclusion does not apply to coverage under the optional Inpatient Drug and Alcohol Addiction Indemnity Benefit Rider, if attached as part of the contract. An insured person's participation in a riot, or insurrection. Dental care or treatment, except for such care or treatment due to accidental injury to sound natural teeth within 12 months of the accident and except for dental care or treatment necessary due to congenital disease or anomaly. Any accident caused by the participation in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions) or while intoxicated (intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred). An insured person's sex change, reversal of tubal ligation or reversal of vasectomy. Artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications or Physicians services, unless required by law. Committing, attempting to commit, or taking part in a felony or assault, or engaging in an illegal occupation. Traveling in or descending from any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip. Any loss incurred while an insured person is on active-duty status in the armed forces. (If you notify us of such active duty, we will refund any premiums paid for any period for which no coverage is provided as a result of this exception.) An accident or sickness arising out of or in the course of any occupation for compensation, wage or profit or for which benefits may be payable under an Occupational Disease Law or similar law, whether or not application for such benefits has been made. An insured person's involvement in any war or act of war, whether declared or undeclared.

THIS IS NOT MAJOR MEDICAL INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. IT DOES NOT QUALIFY AS MINIMUM ESSENTIAL HEALTH COVERAGE UNDER THE FEDERAL AFFORDABLE CARE ACT.

Insurance products **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Insurance products may not be available in all jurisdictions. Accident insurance, critical illness insurance and hospital indemnity insurance have limitations and exclusions. 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.transamerica.com/tebcs).

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