



HELP EMPLOYEES MAKE THE MOST OF THEIR BENEFITS

CLAIMSMINDERSM CLAIMS NOTIFICATIONS



TRANSAMERICA[®]

Any opportunity that can help employees better understand their voluntary benefits will likely result in increased enrollment and more financial support for the employee and their family.

IN GENERAL, EMPLOYEES DON'T FILE CLAIMS FOR THREE KEY REASONS:

1 

Too much on their plate dealing with an unexpected accident or illness

2 

They may not be fully aware of the benefits of their policy

3 

Upon recovery, they forget to file a claim





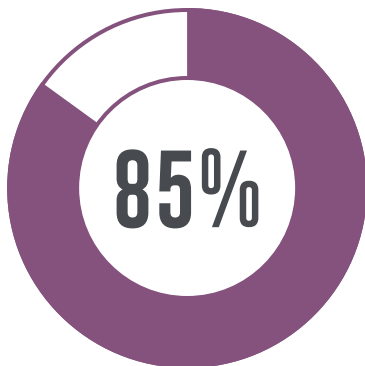
SOMETIMES, IT TAKES A REMINDER

We're on a mission to help you help your employees better protect their finances and ensure they use their benefits. Often, all they need is a gentle nudge.

That's why we're working with Innovu, LLC, a HIPAA-compliant third party vendor, to offer claims eligibility reminders. The automated *ClaimsMinder* service helps employees take advantage of their insurance policy in difficult times. It analyzes the data of their major medical providers and sends an automated reminder to policyholders when they may be eligible to file a claim covered by their Transamerica policy.

ClaimsMinder is a simple, but important way to help employees make use of the policy they're paying for — so they can avoid taking on debt or tapping into their savings to pay for their medical bills. When it comes to offering *ClaimsMinder*, it's an easy decision.

**Available on
our accident,
critical illness,
and hospital
indemnity
insurance products**



**of employees are
confused about benefits.¹**

GIVE THEM CONFIDENCE IN THEIR POLICY

When employees don't understand their benefits, they can't fully appreciate them and are more likely to question their value. But with *ClaimsMinder*, employees can be confident their policy will have their back and notify them when they may be eligible to file a claim.

¹"2023 Benefits Insights Report," Businessolver, 2023



BETTER BENEFITS, HAPPIER EMPLOYEES

Offering voluntary benefits — when used properly — can help take some of the cost burden off the employee. And offering *ClaimsMinder* can help ensure voluntary benefits are used when they're needed.

HELPS YOUR EMPLOYEES

use their policy to offset their out-of-pocket costs from an illness or accident — getting a greater value.

HELPS YOU

improve employee satisfaction by offering benefits promoting a financially secure workforce and helping ensure they use their benefits.

ACCIDENT INSURANCE

Provides benefits for an injury due to an accident

KEY FEATURES

- Open architecture for more design customization
- 96-hour claims window
- Benefits paid directly to the insured or provider if designated
- Options to insure family members
- Portability/conversion
- Wellness Benefit Rider*

KEY BENEFITS

- ER and urgent care visits
- Dislocations and Fractures
- X-rays, CT, and MRI scans
- Follow-up visits and physical therapy
- Mental health
- Organized Sports Injury Rider
- Acupuncture/chiropractic



CRITICAL ILLNESS INSURANCE

Pays a lump-sum cash benefit for major illnesses like heart attack, stroke, or cancer affecting an employee or their insured family member

KEY FEATURES

- Open architecture for more design customization
- 47 conditions covered
- No pre-existing condition limitations
- No waiting periods on recurrence of conditions
- Portability/conversion
- Options to insure family members
- Wellness Benefit Rider*

KEY BENEFITS

- Heart attack
- Stroke
- Major organ failure
- Other specified organ failure (loss of sight, speech, or hearing)
- COVID-19
- Alzheimer's disease
- Coronary artery disease

HOSPITAL INDEMNITY INSURANCE

Provides benefits for out-of-pocket expenses associated with a hospitalization

KEY FEATURES

- No co-insurance, co-pays, waiting periods, or deductibles
- Benefits paid in addition to other insurance policyholder may have
- Portability/conversion options
- No lifetime maximum
- Benefits paid directly to the insured
- Family options available

KEY BENEFITS

- Daily in-hospital benefit
- Newborn Child In-Hospital Indemnity Rider
- Newborn Lump-Sum Indemnity Rider
- Inpatient Mental and Nervous Disorder Indemnity Rider
- Inpatient Drug and Alcohol Addiction Indemnity Benefit Rider
- Rehabilitation Unit Confinement Rider
- Wellness Benefit Rider*

*The Wellness Benefit Rider is not available in all states.



AN EXAMPLE OF HOW IT WORKS

MEET ANTONIO

Antonio is a father who just received a promotion at work. He was busy juggling the responsibilities of fatherhood and his new role when he developed pancreatitis that required him to be hospitalized for four days. With so much going on, he completely forgot about his hospital indemnity insurance policy.

Fortunately, Antonio received a helpful reminder because he opted in to *ClaimsMinder* when he signed up for his benefits.



HELPING TO USE HIS BENEFITS:



Antonio takes advantage of benefits during open enrollment

Enrolls in major medical and hospital indemnity insurance and opts into *ClaimsMinder*



Antonio is hospitalized

Stays four nights in the hospital and seeks treatment from a specialist



Antonio uses his major medical insurance

But still has deductibles and out-of-pocket costs to pay for



Antonio gets a helpful reminder

He may be eligible to receive hospital indemnity insurance benefits if he files a claim



Antonio submits his hospital indemnity claim to Transamerica

Antonio's benefit helps pay his expenses

WE'LL HELP YOU GET THE WORD OUT

To boost the use of voluntary benefits with *ClaimsMinder*, communication is key. At every step, we provide the educational resources needed for your employees to understand and opt in to *ClaimsMinder*.

PRE-ENROLLMENT COMMUNICATIONS YOU CAN SHARE

- Flyer: Introduction to *ClaimsMinder* — how it's simple and secure
- Email: Reminder about *ClaimsMinder* — encourage employees to opt in

ENROLLMENT COMMUNICATIONS

- Website copy: Include snippets of copy for your benefit administration websites about the perks of *ClaimsMinder* to help your employees at decision time

POST ENROLLMENT

- Email: Confirmation of *ClaimsMinder* opt in
- Employee Product Brochures: Detailed educational information about their benefits and *ClaimsMinder*
- Automated Reminders: Nudge communications sent directly to employees

ABOUT INNOVU, LLC

We've chosen to work with Innovu, the leading healthcare data analytics firm that coordinates with all major medical insurance carriers in the U.S. By choosing Innovu, we can provide employers with *ClaimsMinder*, regardless of their major medical insurance carriers.

Innovu uses quantitative methods and applied analytics to help deliver a better value to your employees and improve the use of their voluntary benefits.

MEETING THE HIGHEST SECURITY STANDARDS



SOC 1 Type 2 and SOC 2 Type 2, HIPAA-compliant



No employee personal health information (PHI) is shared with Transamerica



AES 256-bit encryption in transit and at rest



SOC I and SOC II audits performed semi-annually by a third-party, AICPA-accredited auditor

IMPLEMENTATION MADE EASIER

Offering *ClaimsMinder* is one of the easiest decisions you can make about your benefits package. Once you agree to add the program to your accident, critical illness, and/or hospital indemnity insurance, here's what you can expect.



1. Transamerica sends you onboarding documents



4. You, Innovu, and the major medical insurance carrier sign carrier authorizations member acknowledgment and sign with Innovu



2. Innovu reaches out to your major medical carrier(s) to draft a non-disclosure agreement (NDA)



5. Transamerica provides you with pre- and post-enrollment employee communications



3. Transamerica will send authorization language to the benefit administration platform for member acknowledgment and sign with Innovu



6. Employee opts in to notifications during enrollment and receives confirmation

THE POWER OF VOLUNTARY BENEFITS

Voluntary benefits help provide financial protection at the times they're needed most. *ClaimsMinder* is an easier way to make sure employees are taking advantage of the voluntary benefits you offer.

To get started contact your Transamerica representative today.

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.

This is a brief summary of *Transamerica Accident Insurance*SM AC11, *Transamerica Critical Illness Insurance*SM CI12, and *Hospital Select*[®] II and *Hospital Select*[®] III 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 TMAC1100-1220, TMCI1200-1020 and TMHI1000-0118, respectively. In Idaho, policy form numbers TMAC11ID-1220, TMCI12ID-1020 and TMHI10ID-0118, respectively. In New York policy form numbers TMAC1100-1220, FMCI1200-1020, FMHI10NY-0118, respectively. These insurance products may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate, and riders for complete details.

Policies issued in New Mexico will be issued by Transamerica Life Insurance Company.

