

# TRANSAMERICA SHORT-TERM DISABILITY INSURANCE<sup>SM</sup>

Underwritten by Transamerica Life Insurance Company

## INSURANCE THAT WORKS WHEN THEY CAN'T

A health condition or scare could arise at any time, leaving employees unable to work and potentially struggling to provide for themselves and their families. Short-term disability insurance can help in times like these. It replaces a portion of income for a period of time, typically three to six months.

Our group short-term disability insurance can effectively help employees protect their financial futures in the event of an accident, illness, or maternity leave by paying a percentage of their salary if they become temporarily disabled and are unable to work. The plan design will determine the percentage of employee's salary paid as well as the duration of the benefit period. Plus, it can help strengthen your workplace overall offering by building upon your core retirement and major medical benefits.

# 1 in 4

20-year-old workers have the chance of becoming disabled before reaching full retirement age.<sup>1</sup>



### KEY FEATURES

#### HELPING YOU AND YOUR CLIENTS:

- Available as employer-paid with employee buy-up options, or fully voluntary
- Highly flexible plan design — we'll match your current plan design or create a new plan to meet your needs

#### HELPING THEIR EMPLOYEES:

- Return-to-work accommodation assistance
- Rehabilitation planning, oversight, and job-placement services
- Physicians and nurse/medical consultants who connect with the treating physician

#### A HASSLE-FREE CLAIMS EXPERIENCE:

- A streamlined claims process and dedicated team committed to accurate benefit payments

#### Provisions:

- Recurrent disability
- Survivor benefit
- Child/family member care benefit
- First day hospital
- 24-hour coverage
- Pre-existing conditions limited benefit
- Vocational rehabilitation benefit

<sup>1</sup>"Disability Benefits," Social Security Administration, April 2021



# AN EXAMPLE OF HOW IT WORKS

## Meet Taylor

Taylor just gave birth to a healthy baby boy. She's looking forward to taking a few months off from work to care for her newborn, but knows she'll need financial support while she's not earning an income.

Fortunately, Taylor has short-term disability insurance through her employer. As part of this benefit, Taylor can receive a percentage of her monthly income while she takes her maternity leave. That way, Taylor can bond with her new baby, not worry about how she'll pay the bills.



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

Speed shouldn't sacrifice service. We're here to help your 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.



## PROVIDE THE PROTECTION THEY NEED

With 90 years of experience, Transamerica's comprehensive suite of insurance products provide benefits to help employees protect what matters most.

## A CARRIER YOU CAN TRUST

When you choose Transamerica for short-term disability insurance, you'll work with one dedicated team of experienced professionals who treat you, your clients, and their employees with best-in-class care. We're known for our seamless implementation and leading enrollment experience, and always act in the policyholder's best interests.

**Ready to learn more?** Contact a Transamerica representative at **800-851-7555, option 4** today.

**Disabilities Not Covered under the Policy:** The Policy does not cover any disabilities caused by, contributed to by, or resulting from Your: 1. Commission or attempt to commit a felony; 2. Intentionally self-inflicted harm; 3. Attempted suicide, regardless of mental capacity; 4. Subject to the applicable law in the state where the Policy is delivered or issued for delivery, operating a motor vehicle while under the influence of alcohol as evidenced by a blood alcohol level in excess of the state legal intoxication limit as defined by the state law where the disability occurs; 5. Subject to the applicable law in the state where the Policy is delivered or issued for delivery, being under the influence of any narcotic, unless the narcotic is being taken on the advice of a Doctor; 6. Voluntary intake of poison, drugs or fumes, unless a direct result of an occupational accident; 7. Participation in a war, declared or undeclared, or any act of war; an act of war is military activity by one or more national governments and does not include terrorist acts, other random acts of violence not perpetrated by You, or civil war or community faction; 8. Active duty in the military or the National Guard or similar government organizations; 9. Active participation in a riot, insurrection or terrorist activity; 10. Engaging in any illegal occupation, work, or employment; 11. Commission of or attempt to commit a felony; 12. Cosmetic surgery except when required for Your Appropriate Care as a result of Your Injury or Sickness; cosmetic surgery shall not include reconstructive surgery when the surgery is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part and reconstructive surgery because of congenital disease or anomaly resulting in a functional defect; 13. Traveling in any aircraft other than as a fare-paying passenger on a scheduled or charter flight operated by a scheduled airline; 14. Traveling in any aircraft or device operated by or under authority of military or any aircraft being used for experimental purposes or to travel beyond the earth's atmosphere; 15. Hang-gliding, skydiving, parachuting, ultralight, soaring, ballooning and parasailing; 16. Participation in recreational or for wage, compensation or profit, motor sports events, racing, speed or endurance contest (auto, truck, cycle or boat), rock or mountain climbing, skin or scuba diving, bungee jumping; 17. Participation in any sport for wage, compensation or profit; 18. occupational Sickness or Injury. We will not pay a benefit for any period of disability during which You are legally incarcerated in a penal or correctional institution

This is a brief summary of *Transamerica Short-Term Disability Insurance*<sup>SM</sup> DI10 **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series ICC20 TMD10IC-1020 and ICC20 TCD10IC-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.

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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