



HELPING EMPLOYEES FACE LIFE'S CHALLENGES

Group Term Life Insurance with
Transamerica Employee ResourcesSM

Transamerica's group term life insurance includes confidential, easily accessible programs to help employees feel supported and stay productive.





Rough times can strike without warning, and the middle of a storm isn't a great work environment. Transamerica's group term life insurance is one product packed with value. It provides the protection of a death benefit for loved ones during an untimely death, and additional resources for employees and their families during times of need.

GROUP TERM LIFE INSURANCE



Employees can have fewer worries about their family's finances in the event of their death with *Transamerica Group Term Life Insurance*SM, which offers the traditional death benefit, additional riders, and robust employee resource programs, giving groups the most flexibility to meet their needs.

Our benefits are exceptionally accessible, with available guaranteed issue and easy payroll-deducted premiums. Riders like our terminal illness care benefit and waiver of premium benefit round out our forward-thinking solutions. Employers have more options for helping their workers, and brokers can add value to their book of benefits.



TRANSAMERICA EMPLOYEE RESOURCES ADD VALUE

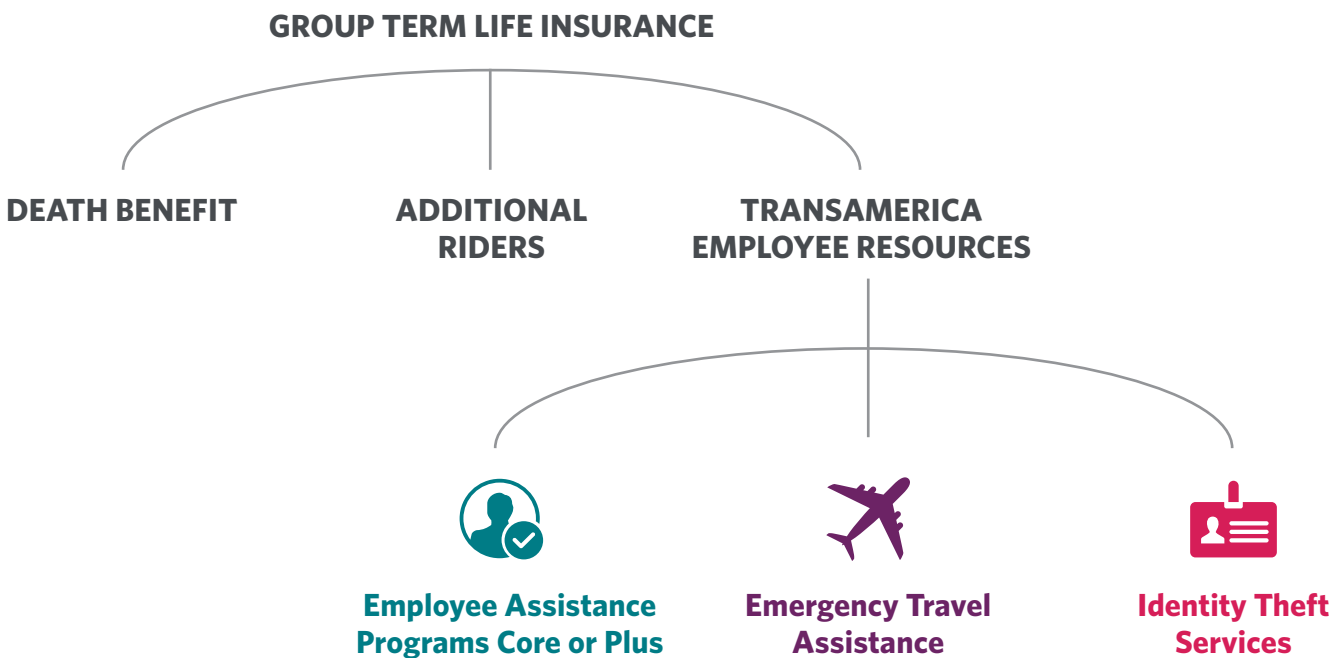
Our employee resources are confidential services that are provided at no cost to employees. We provide services like private evaluations, short-term professional counseling, referrals, and follow-up services to employees and their family members when facing difficult or complex situations. Emergency Travel Services provide immediate assistance for covered medical emergencies such as a medical evacuation, and our Identity Theft Services help employees protect and restore their identity if stolen.

At times when employees can feel like they're facing hardships alone while trying to perform their best at work, access to Transamerica's employee resources show that their employer supports and cares about them. Offering confidential services with group term life insurance adds value by helping build a culture of strong work-life balance.

SUPERB SUPPORT FROM OUR EXPERIENCED PROVIDERS

ComPsych® supports employees with confidential emotional support, legal guidance, and 24/7 counseling. Assist America® operates our emergency travel assistance and identity theft services. We work with providers we know to be efficient, effective, and caring, because their service reflects on our reputation for providing excellent care of those who trust us.

HOW DOES IT ALL WORK TOGETHER?



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Private evaluations, professional counseling, referrals, and follow-up services to members when facing difficult or complex situations.

	EAP CORE* Included	EAP PLUS* Upgrade option
Professional confidential counseling sessions – available via in person, telephonic, and or tele video	3 sessions grief and bereavement support**	5 sessions (per person, issue per year)
Customized communications and resources	Digital	Digital and Print
24/7 clinical, confidential emotional support via text, chat, phone, and email	✓	+
Online content and research supporting childcare, elder care, housing, education, and more	✓	+
Unlimited telephonic legal support from on-staff attorneys. Free 30-min in person consult plus 25% discount thereafter.	✓	+
Unlimited telephonic financial support from on-staff licensed CFP's and CPA's	✓	+
Free online basic will preparation	✓	+
Account management support	✓	+
Utilization reporting package		+
GuidanceResources Online and GuidanceNow website and app	✓	+
Online health risk assessment	✓	+
HR resources such as formal referrals and supervisory consultations		+
Critical incident site/stress de-briefing	\$265/hour by request	Unlimited phone, 3 hours of video or in-person support per year; additional support \$265/hour
Monthly training hours and webinars	\$190/hour by request	3 free hours of monthly training and webinars; \$190/hour by request

EMERGENCY TRAVEL ASSISTANCE

Immediate support in cases of emergency, travel-related issues, either for leisure or business when traveling 100 miles or more away from home, such as:

- Medical, interpreter, and legal referrals
- Medical repatriation home or to a rehabilitation facility
- Immediate help with emergency travel arrangements for member, a companion and family
- Care for minor children and pets left unattended
- Medical consultation, evaluation, and monitoring
- Early return home of a member in the event of death of an immediate family member
- Return of a member's mortal remains
- Prescription replacement assistance if lost or forgotten while traveling
- Emergency medical evacuation to the hospital or nearest facility suitable for care

IDENTITY THEFT SERVICES

Identity Theft services provide protection of employees' financial information and helps restore personal data if compromised, with:

- Secure credit card and document storage in case of loss or theft
- Internet fraud monitoring and owner notification if a card shows dark web activity
- 24/7 access to a certified Fair Credit Reporting Act caseworker to help restore identity
- Lost or stolen credit and debit card assistance
- Fraud Support Service Kit with agency contact information to help speed restoration

* Available services may vary by state.

**Available to beneficiaries/family members at time of claim.

AN EXAMPLE OF HOW EMPLOYEE RESOURCE PROGRAMS HELP



Patty flies coast-to-coast without fear as a 25-year-old flight attendant, but lately the media has left Patty feeling like the world is full of worries. She's happy to learn her company's new employee resource program could help with some of them. She finally gets her will put together (it's free, after all!) and feels good about having identity protection if someone steals her Social Security Number.

Of course, it's the unexpected — the sudden death of her sister — that leaves her feeling like she's in free fall. She calls a professional counselor one night when she can't sleep because she can't stop worrying, and Tom, a counselor, is ready to listen and provide assistance. Tom helps get her a referral to a psychologist, resources for pet care while she finds a home for her sister's cat, and a free 30-minute consultation with a lawyer about handling her sister's belongings.

It's a rough time, but Patty's grateful for all the help her employer's employee resource program provided when she most needed help.

THE TRANSAMERICA ADVANTAGE

With 90 years of experience in providing employee benefits, Transamerica is committed to helping people protect what matters most. And we're here to provide support every step of the way.



Ready to learn more?

Contact your Sales Representative today!

 Visit: transamerica.com

Up-to-date information regarding our compensation practices can be found in the Disclosures section of our website at: tebcs.com.

This is a brief summary of *Transamerica Group Term Life Insurance*SM *TL14* **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.

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