TRANSAMERICA'S CRITICAL ILLNESS INSURANCE

MAKING IT EASY FOR EMPLOYEES AND YOU

The costs of a critical illness or cancer can go far beyond the hospital bill. Employees can protect their savings with a benefit to help cover what major medical doesn't.

Ensure your employees know how critical illness insurance adds another layer of financial protection using our easy-to-understand educational materials.

Every year, about 800,000

Americans have a heart attack.

AN EXAMPLE OF HOW IT WORKS - MEET EMMA

A busy mom working long hours, Emma suffered an unexpected heart attack that left her with thousands in out-of-pocket expenses. Thanks to her critical illness insurance, she was able to focus on recovering — without the stress of added debt.



Emma's critical illness policy paid her: \$20,000

The Transamerica critical illness insurance policy Emma signed up for pays \$20,000. She received 100% of that amount, even though her out-of-pocket cost was only \$4,297.







And with so many options for filing a claim — including our convenient online portal — Emma could file fast while taking it easy.

THE TRANSAMERICA ADVANTAGE

With nearly 90 years of experience in providing employee benefits, Transamerica is committed to helping people protect what matters most. We are championing the connection between Wealth + HealthSM so employees can live their best lives. And we're here to provide support for you every step of the way.

MAKING IT EASY FOR EMPLOYERS, TOO



Easy enrollment supports most types of enrollment processes - hire an enrollment firm, use our proprietary systems, or take advantage of our universal file



Streamlined billing can reduce hassles and eliminate discrepancy reports



Platform flexibility allows us to work with most benefit administration platforms — and our list of existing platforms is growing



Ongoing support teams help with billing, reconciliation, and account management



Wealth + HealthSM resources prioritize employees' overall quality of life and provide researchbased insights on protecting their wealth while caring for their health



Questions?



Visit:



Contact:

KEY FEATURES



No major medical coverage required



No pre-existing condition limitations



No benefit reduction — in the first year or at any age



Portable coverage



Attained age pricing for programmable ease. Issue age is also available.



No buckets or maximum payouts. Receive payment on each benefit.



Easy payroll deductions



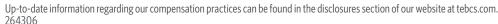
Wellness benefit rider available



Cancer rider available

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 CriticalEvent® critical illness insurance, underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form series CPCI0500 or TCCI1000. Forms and 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.





Transamerica®

¹ Heart Attack Facts, Statistics, and You," Healthline, March 23, 2020

^{*}Total healthcare cost is estimated with healthcarebluebook.com for treatment in Pittsburgh, PA. Estimates includes Electrocardiogram (\$50) Blood Test (\$20) Chest X-ray (\$64) Transthoracic Echocardiogram With Doppler (\$625), Coronary Catheterization (\$9,426), Stress Test (\$152), Chest CT (\$624), Coronary angioplasty includes hospital stay for three days (\$21,102)

^{**}HDHP/HRA and HSA-Qualified HDHP Features for CoveredWorkers, Henry J. Kaiser Family Foundation, 2019