

# CRITICAL ILLNESS

# INSURANCE

Transamerica Critical Illness Insurance<sup>SM</sup>, underwritten by Transamerica Life Insurance Company, goes beyond major medical insurance by paying a lump-sum benefit for a specific illness, such as heart attack, stroke, or cancer, that can be used however you see fit.



## AN EXAMPLE USING JACK'S STORY

Jack, a 28-year-old carpenter, unexpectedly suffered a heart attack due to an untreated congenital defect. His treatments, hospital stay, and other related expenses added up fast. Fortunately, Jack had enrolled in Transamerica's Critical Illness Insurance policy through his employer, which helped cover some of his out-of-pocket costs. This also helped provide Jack with peace of mind when he needed it most.

Treatment, claim costs, and benefit amounts are for illustration purposes only. Actual treatment costs will vary. Benefits based on a critical illness insurance policy. **Benefit payments will vary depending on the plan design selected by your employer.**

\$32,065	(Total hospital bill)*
—	
\$27,580	(Amount medical plan pays)
—	
=	
\$4,485	(Amount Jack is responsible for and must pay out of his pocket)**

### JACK'S CRITICAL ILLNESS POLICY PAID HIM:

**\$20,000**

The Transamerica Critical Illness Insurance policy Jack signed up for pays \$20,000. He received 100% of that amount, even though his out-of-pocket cost was only \$4,485.

The costs of a critical illness can go well beyond the hospital bill. Because Jack had critical illness insurance through Transamerica, he was able to pay the \$4,485 *and* have additional cash for whatever else he needed during recovery.



Every year, about 805,000 Americans have a heart attack.\*\*\*

## FREEDOM TO CHOOSE

Once your claim is approved, you'll receive your lump-sum benefit payment to use anyway YOU choose. You can pay for uncovered medical or household bills or even pay a family member to help you with the assistance you may need.

## A CARRIER YOU CAN TRUST

With nearly 90 years of experience in providing employee benefits, Transamerica is committed to helping people protect what matters most.

You can't predict the future, but you can prepare for it.

## Questions?

 **Visit:** [transamerica.com](https://transamerica.com)

 **Contact:** (855) 244-8318

### INCLUDES BENEFITS FOR:

- Benign Tumor
- Cancer
- Cardiovascular Disease
- Childhood Disease
- Functional Loss
- Heart Attack
- Infectious Disease (including COVID-19)
- Kidney Failure
- Major Organ Transplant
- Occupational Exposure
- Severe Burns
- Stroke
- Vascular Disease

See your product brochure for a full list of included benefits.

### KEY FEATURES:



No pre-existing condition limitations



Allows you to keep your policy should you retire or change jobs



Benefits paid directly to the insured or provider if designated



Convenient payroll deductions



Options to insure your family members

\*Total healthcare cost is estimated with Healthcarebluebook.com for treatment in Pittsburgh, PA. Estimates includes Electrocardiogram (\$50), Blood Test (\$22), 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 3 days (\$21,102)

\*\*HDHP/HRA and HSA-Qualified HDHP Features for Covered Workers, Henry J. Kaiser Family Foundation, 2020

\*\*\* Heart Disease Statistics and Facts, Center for Disease Control and Prevention, September 2020.

**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.

**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 Critical Illness Insurance*<sup>SM</sup> C112 underwritten by **Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy Form Series TMCI1200-1020 and TCCI1200-1020. 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.

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