



ACCIDENT | CRITICAL ILLNESS | HOSPITAL INDEMNITY INSURANCE

Underwritten by Transamerica Life Insurance Company

LIFE CAN TRIP YOU UP DON'T LET IT KNOCK YOU DOWN

A health event doesn't have to jeopardize your savings

No one is ever really prepared for an accident or an illness, but when they take us by surprise it can be unsettling. Because many major medical plans have high deductibles and co-pays, it can be hard to keep up with your bills and other living expenses — and nobody wants to rely on their hard-earned savings.

Accident, critical illness, and hospital indemnity insurance pay you a cash benefit you can use anyway you'd like - even deposit it into a savings account.

Everyone's life journey is unpredictable and changes over time. That's why Transamerica offers benefits that provide options so you can help protect what matters most — at the *time* it matters most. Accident, critical illness, and hospital indemnity insurance can help you bridge the financial gaps left by major medical insurance by providing benefit payments directly to you — to use any way you see fit.

Choosing more than one product offers you layers of protection and can even pay double in specific cases that qualify under multiple policy benefits.

Combining these insurance products can give you the well-rounded benefits you need to feel better prepared for those unexpected blindsides life can throw your way.



ACCIDENT INSURANCE

Provides a cash benefit for injuries resulting from a variety of covered accidents. A specified amount is paid directly to you, based on the type of injury you have, the treatment you need, and the coverage chosen by your employer.



CRITICAL ILLNESS INSURANCE

Pays a lump-sum cash benefit upon the diagnosis of any of the 47 severe illnesses like a heart attack, cancer, or stroke. You can use your lump-sum to pay your out-of-pocket expenses or any other way you wish.



HOSPITAL INDEMNITY INSURANCE

Also pays a cash benefit for each day of your hospital stay (up to your policy maximum). Payments can be used to help cover deductibles, lost income due to missed work, or any other way you see fit.

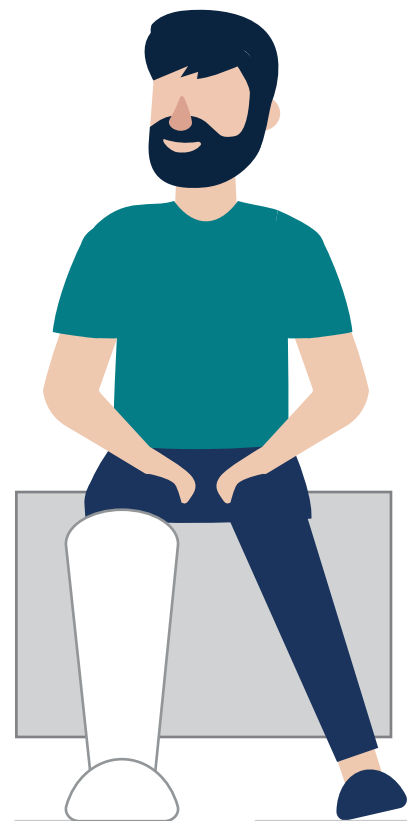


Pairing these insurance products offers more comprehensive protection

MEET PHIL AND SEE HOW ALL THREE INSURANCE PRODUCTS WORKED FOR HIM

Phil, a 42-year-old graphic designer and avid cyclist, chose a high-deductible major medical plan at work to help lower his premium but also chose to purchase Transamerica's supplemental accident, critical illness, and hospital indemnity insurance policies to help pay for any out-of-pocket costs — not covered by his major medical plan — if he were to have an accident, critical illness diagnosis, and/or require a hospital stay.

Unfortunately, Phil had a cardiac event while riding his bicycle causing him to crash. This led to surgery to repair a heart valve and a few plates needed to fix his broken leg as a result of the crash. He received benefit payments from all three of his policies due to his critical illness, the biking accident, and the associated hospital stays. He was able to use his cash benefit payments to help with out-of-pocket costs as well as hiring additional childcare to help with his two small children.



FILING A CLAIM IS EASY



Online



Phone



Mail

File claims, attach documentation, and sign up for direct deposit, all online at our benefits portal.



→ **A little protection can go a long way**

Be prepared for whatever the future holds with Transamerica on your side

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.

Insurance products **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Insurance products may not be available in all jurisdictions. Accident insurance, critical illness insurance and hospital indemnity insurance have limitations and exclusions. 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.

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