

YOUR FLEXIBLE BENEFITS

CRITICALASSISTANCE ADVANCESM CRITICAL ILLNESS INSURANCE

Help When You Need It Most, Underwritten by Transamerica Life Insurance Company.

Even with traditional health insurance, a serious illness can mean a big financial setback. There can be copays and coinsurance, time lost from work, travel for treatment, and other costs.

CriticalAssistance Advance is protection designed to provide extra money to families when they need it most, helping them cover costs associated with the initial occurrence of a heart attack, stroke, or other serious illness as defined in the policy. You choose your benefit amount, and benefits are also available for your spouse and eligible children. Their benefit amount will be 50% of the benefit you elect.

LUMP-SUM BENEFIT

This policy pays a lump-sum benefit equal to the amount you choose multiplied by the applicable percentage shown in the schedule of benefits upon the occurrence of a covered critical illness within each category. If the benefit payment is less than 100% of the selected benefit amount, the policy pays another lump-sum benefit amount upon the diagnosis of a different type of critical illness within the same category up to the limit per category. There is a lifetime maximum of three times the benefit amount you choose.

ISSUE AGES

Employees and their spouses age 18 through 64, and eligible children from birth through age 25.

PORTABLE PROTECTION

Keep your insurance when changing jobs by opting to pay premiums directly to us within 31 days of leaving your current job. Just let us know you wish to continue your critical illness insurance policy.

This is a brief summary of *CriticalAssistance Advance* critical illness insurance, **underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.** Policy form series CPCIO400 and CCCIO400. 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.

HOW IT WORKS

- Use benefits for medical or non-medical purposes.
- No waiting period.
- Benefits paid directly to you.
- Convenient payroll-deducted premiums.
- Family options available.
- Hassle-free online claims.



Visit:

transamericabenefits.com



Customer Service:

888-763-7474

CUSTOM PLAN DESIGN

Benefit Amount: Select coverage from **\$10,000** to **\$20,000** in increments of **\$5,000**

Plan Categories	Category Benefits	% of Benefit
Category 1	Heart Attack	100%
	Stroke	100%
	Heart Transplant	100%
	Coronary Bypass Surgery	25%
	Angioplasty/Stent	5%
	Mammography Benefit	\$200
Category 2	Major Organ Transplant (excluding heart)	100%
	End-Stage Renal Failure	100%
	Burns	100%
	Coma	100%
	Loss of Sight, Speech or Hearing	100%
	Miscellaneous Diseases	100%
	Paralysis not due to Stroke – all 4 limbs	100%
	Paralysis not due to Stroke – less than 4 limbs	50%
Category 3 Cancer Benefit Rider	Invasive Cancer	100%
	Bone Marrow Transplant	100%
	Cancer Confined in its Site of Origin (In Situ)	25%
	Prostate Cancer with TNM Classification of T1	25%
	Skin Cancer	5%
Plan Benefit Riders	Recurrent Critical Illness Benefit Rider	50%
	Wellness Benefit Rider	\$150

CriticalAssistance® Advance critical illness insurance

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

LIFE

HEALTH

Monthly Non-Tobacco User

Category 1: Heart Attack, Stroke, Heart Transplant, Coronary Bypass Surgery, Angioplasty/Stent, Mammography

Category 2: Major Organ Transplant, End-Stage Renal Failure, Burns, Coma, Paralysis, Loss of Sight/Speech/Hearing,

Optional Riders:

Category 3: Cancer Benefit Rider

Recurrent Critical Illness Benefit Rider (50%), Wellness Rider (\$150)

Employee

Age	\$10,000	\$15,000	\$20,000
18-29	\$ 16.50	\$ 19.25	\$ 22.00
30-39	\$ 17.70	\$ 21.05	\$ 24.40
40-49	\$ 24.30	\$ 30.95	\$ 37.60
50-59	\$ 36.20	\$ 48.80	\$ 61.40
60-64	\$ 65.40	\$ 92.60	\$119.80

1 Parent Family

18-29	\$ 19.99	\$ 22.84	\$ 25.69
30-39	\$ 21.19	\$ 24.64	\$ 28.09
40-49	\$ 27.79	\$ 34.54	\$ 41.29
50-59	\$ 39.69	\$ 52.39	\$ 65.09
60-64	\$ 68.89	\$ 96.19	\$123.49

2 Parent Family

18-29	\$ 29.47	\$ 32.92	\$ 36.37
30-39	\$ 31.97	\$ 36.67	\$ 41.37
40-49	\$ 41.97	\$ 51.67	\$ 61.37
50-59	\$ 58.27	\$ 76.12	\$ 93.97
60-64	\$101.97	\$141.67	\$181.37

This custom plan is incomplete without a state specific proposal which describes the benefits, exclusions, and limitations of policy form CPC10400.

Monthly Tobacco User

Category 1: Heart Attack, Stroke, Heart Transplant, Coronary Bypass Surgery, Angioplasty/Stent, Mammography

Category 2: Major Organ Transplant, End-Stage Renal Failure, Burns, Coma, Paralysis, Loss of Sight/Speech/Hearing,

Optional Riders:

Category 3: Cancer Benefit Rider

Recurrent Critical Illness Benefit Rider (50%), Wellness Rider (\$150)

Employee

Age	\$10,000	\$15,000	\$20,000
18-29	\$ 21.70	\$ 27.05	\$ 32.40
30-39	\$ 23.80	\$ 30.20	\$ 36.60
40-49	\$ 37.70	\$ 51.05	\$ 64.40
50-59	\$ 66.00	\$ 93.50	\$121.00
60-64	\$116.50	\$169.25	\$222.00

1 Parent Family

18-29	\$ 25.19	\$ 30.64	\$ 36.09
30-39	\$ 27.29	\$ 33.79	\$ 40.29
40-49	\$ 41.19	\$ 54.64	\$ 68.09
50-59	\$ 69.49	\$ 97.09	\$124.69
60-64	\$119.99	\$172.84	\$225.69

2 Parent Family

18-29	\$ 35.97	\$ 42.67	\$ 49.37
30-39	\$ 38.27	\$ 46.12	\$ 53.97
40-49	\$ 60.97	\$ 80.17	\$ 99.37
50-59	\$104.07	\$144.82	\$185.57
60-64	\$179.07	\$257.32	\$335.57

This custom plan is incomplete without a state specific proposal which describes the benefits, exclusions, and limitations of policy form CPC10400.

CriticalAssistance[®] Advance

critical illness insurance policy

Summary of Benefits

Critical Illness Lump Sum Benefit

CriticalAssistance[®] Advance pays you a lump sum benefit equal to the Elected Benefit multiplied by the applicable percentage shown in the Schedule of Benefits upon the first ever occurrence of a covered critical illness in each category. If the benefit payment is less than 100% of the selected benefit amount, we will pay a lump sum benefit amount upon the diagnosis of a different type of critical illness within the same category up to the limit per category or lifetime maximum. The maximum lifetime benefit is three times the selected lump sum benefit amount. Mammography benefit is \$200 per covered person per calendar year.

Additional Benefit Riders

Cancer Benefit Rider (Category 3)

This rider adds Invasive Cancer, Bone Marrow Transplant, Cancer Confined in its Site of Origin (In Situ), Prostate Cancer with TNM Classification of T1 and Skin Cancer to the list of covered Critical Illnesses.

Recurrent Critical Illness Benefit Rider

Pays a lump sum Recurrent Benefit equal to the Elected Benefit times the Recurrent Benefit percentage times the applicable percentage if a covered critical illness is not eligible for payment under the Critical Illness benefit. If an insured has a recurrence of the same illness, they will be eligible for the recurrence benefit only if it has been at least 12 months since their prior diagnosis and they have been treatment free for at least 12 months.

Wellness Benefit Rider

Pays the selected amount per calendar year for each covered person when a charge is incurred for one of the following health screening tests: biopsy, blood test for triglycerides, bone marrow testing, breast ultrasound, CA 125 (blood test for ovarian cancer), CA 15-3 (blood test for breast cancer), CEA (blood test for colon cancer), chest x-ray, colonoscopy, fasting blood glucose test, flexible sigmoidoscopy, hemocult stool specimen, PSA (prostate-specific antigen tests), serum cholesterol test to determine HDL/LDL level, serum protein electrophoresis (blood test for myeloma), stress test on a bicycle or treadmill, or thermography. Benefit is limited to one payment per calendar year per covered person (not subject to the Lifetime Maximum Benefit).

CriticalAssistance Advance Limitations and Exclusions

We do not cover losses caused by, or as a result of, the following:

- Conditions other than those due to a covered Critical Illness.
- The covered person committing or attempting to commit a felony or to which a contributing cause was the Covered Person's being engaged in an illegal occupation.
- The covered person intentionally causing self-inflicted injury.
- The covered person committing suicide, whether sane or insane.
- The covered person's active duty service in the armed forces of any country, including national guard and reserve service involvement in any period of armed conflict.
- Surgeries performed outside the United States or its Territories.

Under no condition will we pay any benefits for losses or medical expenses incurred prior to the effective date.

We may reduce or deny a claim or void coverage for loss incurred by a covered person during the first 2 years from the effective date of such coverage for any misstatements in the application which would have materially affected our acceptance of the risk or at any time for fraudulent misstatements in the application.

Termination of Coverage

Employee coverage will terminate on the earliest of:

- The date of the employee's death;
- The date on which the employee ceases to be eligible for coverage;
- The last date for which premium payment has been made to us;
- The last date on which employment terminates;

- The date the group master policy terminates; or
- The date the employee sends us a written notice to cancel coverage.

Dependent coverage will terminate on the earliest of:

- The date the employee's coverage terminates;
- The last date for which premium payment has been made to us;
- The date the dependent no longer meets the definition of dependent;
- The date the group master policy is modified so as to exclude dependent coverage; or
- The date the employee sends us a written notice to cancel dependent coverage.

We will have the right to terminate the coverage of any covered person who submits a fraudulent claim under the policy.

Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, coverage can be continued by paying the premiums directly to us within 31 days after termination. We will bill the employee directly once we receive notification to continue coverage.

Waiting Period

There is no waiting period.

CriticalAssistance Advance Rider Limitations and Exclusions

Cancer Benefit Rider (Category 3)

Pays only for loss as a direct result of cancer or bone marrow transplant. We will not pay for any disease or incapacity that has been caused, complicated, worsened, or affected by, or as a result of cancer or its treatment.

Recurrent Critical Illness Benefit Rider

A recurrence of the same type of critical illness is not considered a Recurrent Critical Illness unless the diagnosis for the prior occurrence was at least 12 months from the most recent diagnosis and the person has been Treatment Free for at least 12 months. Treatment Free means the person is no longer receiving care from a physician, nor regular office visits, or being prescribed medication for a critical illness, other than routine checkups or maintenance medication for that critical illness.

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