

VOLUNTARY BENEFITS PORTFOLIO



For agent use only.

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INSURANCE PRODUCTS FOR THE QUALITY OF LIFE AND HEALTH EMPLOYEES DESERVE.

Transamerica has risen to the challenge of today's demanding employee benefits marketplace. Our comprehensive portfolio of voluntary and employer-paid group benefits, offered through our underwriting companies, gives you the range and quality of life and supplemental health insurance products needed to provide exceptional benefits and services for employers, employees and their families.

**For more information, visit
www.TRANSAMERICABENEFITS.com.**



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UNIVERSAL LIFE

TransElite® is a universal life insurance policy that offers employees a chance to build cash value with a guaranteed tax-deferred interest rate of 3%. The flexible premiums have a specified death benefit with the opportunity to tailor benefit amounts to fit personal situations and family needs such as paying final expenses, creating an inheritance for beneficiaries or making significant charitable contributions.

- Benefit amounts available up to \$500,000* (maximum 5x base salary)
- Current credited interest rate 5.25%, 3% guaranteed
- Available for employee, spouse, children and grandchildren
- Fully portable
- Guaranteed issue available with as few as 10 employee applications

INCLUDED RIDERS

- Accelerated Death Benefit for Terminal Condition
- Waiver of Monthly Deductions for Layoff or Strike

OPTIONAL RIDERS

- Automatic Face Amount Increase
- Accidental Death and Dismemberment
- Waiver of Monthly Deductions for Total Disability
- Accelerated Death Benefit for Critical Condition with 25% or 50% options
- Accelerated Death Benefit for Chronic Condition (Living Benefit Rider) with Extension of Benefits (with paid-up life insurance benefit) or Benefit Restoration
- Child Term Insurance

* Benefit amount over the guaranteed issue amount will be based on answers to questions on the application for insurance.

Policy form series CPGUL300 and CCGUL300.

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

INTEREST SENSITIVE WHOLE LIFE

Trans\$ureSM is an interest sensitive whole life insurance policy that features guaranteed premiums and death benefits. The policy also offers guaranteed cash values with a tax deferred interest rate of 4% that may be used for college tuition or other financial needs. Employees may select a reduced paid-up life insurance policy for a minimum of 50% of the original face amount at age 65 or after 16 years, whichever is later.

- Benefit amounts available from \$5,000 to \$500,000* (maximum 5x base salary)
- Guaranteed 4% interest rate
- Available for employee, spouse, children and grandchildren
- Fully portable
- Optional reduced paid-up policy available
- Guaranteed issue available with only 10 employee applications

INCLUDED RIDERS

- Accelerated Death Benefit for Terminal Illness
- Waiver of Premium due to Layoff

OPTIONAL RIDERS

- Accidental Death and Dismemberment
- Accelerated Death Benefit for Critical Care Condition with 25% and 50% options
- Accelerated Death Benefit for Long Term Care with Extension of Benefits (with paid-up life benefit)
- Waiver of Premium Benefit
- Child Level Term Insurance

* Benefit amount over the guaranteed issue amount will be based on answers to questions on the application for insurance.

Policy form series CPWL0100 and CCWL0100.

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

VOLUNTARY GROUP TERM LIFE

Trans Select® 5, 10, 20 is a term life insurance policy that provides a guaranteed death benefit amount for a specified number of years at a set premium. The policy allows an employee to purchase higher death benefit amounts at lower premium rates than universal or whole life insurance. Premiums are scheduled to remain level for 5, 10, or 20 years and are guaranteed level for the first five years. Premiums may increase annually starting in year six.

- Benefit amounts available up to \$500,000* (maximum 5x base salary)
- Available for employee, spouse and children
- Insurance is portable or may be converted to a permanent life policy (state specific)
- Guaranteed issue available with only 10 employee applications

INCLUDED RIDERS

- Accelerated Death Benefits for Terminal Illness
- Waiver of Premium due to Layoff or Strike

OPTIONAL RIDERS

- Child Term Insurance
- Accelerated Death Benefit for Long Term Care
- Accelerated Death Benefit for Long Term Care with Extension of Benefits
- Accelerated Death Benefit for Critical Care Condition with 25%, 50%, 75% and 100% options
- Accidental Death and Dismemberment
- Waiver of Premium

* Benefit amount over the guaranteed issue amount will be based on answers to questions on the application for insurance.

Policy form series CPVTL200 and CCVTL200.

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

EMPLOYER-PAID BASIC TERM LIFE

Employer-Paid Basic Term Life is an employer-sponsored term life insurance policy that an employer can provide employees to help protect their family in the event of a death. This policy helps beneficiaries meet the need to pay for expenses such as funeral costs, daily expenses or college tuition. Employees may choose to supplement their basic term life insurance by purchasing additional benefit amounts or choose to cover dependents.

- Benefit amounts available up to \$100,000 (maximum 5x base salary)
- Guaranteed issue available for groups with 10 or more employees
- No employee applications necessary
- Conversion option

INCLUDED RIDERS

- Accelerated Death Benefit for Terminal Illness
- Waiver of Premium Benefit

OPTIONAL RIDERS

- Accidental Death and Dismemberment (AD&D)

ACCIDENT

AccidentAdvance® is an accident insurance policy that pays benefits employees can use to help pay medical bills and other out-of-pocket expenses that often arise after an unexpected injury. The policy offers flexibility of 24-hour or off-the-job benefits with plan designs and benefit amounts customized for each employer. Employees receive benefits in addition to any other insurance they may have, helping them focus on recovery and getting back to work.

- Off-the-job or 24-hour plan designs
- Guaranteed issue on all group sizes (except sickness disability riders)
- Available for employee, spouse and children
- Fully portable

BASE POLICY

- Accident Emergency Treatment
- Follow-Up Visit and Physical Therapy
- Initial Accident Hospitalization

OPTIONAL RIDERS

- Accidental Death and Dismemberment
- Accident Only Disability Income
- Accident Hospital and ICU Income
- Sickness Only Disability Income
- Expanded Benefits
- Spouse Off-the-Job Accident Only Disability Income
- Wellness Benefit

CANCER

CancerSelect® Plus is a cancer insurance policy that provides benefits to help defer the direct medical and indirect non-medical costs associated with cancer treatment. The policy can help pay a variety of expenses associated with cancer care, including chemotherapy and radiation, surgery, hospital confinement, transportation and lodging. The policy offers plan designs and benefit amounts customized for each employer.

- Flexible plan designs
- No waiting period
- Competitive premiums
- Fully portable
- Available for employee, spouse and children
- Guaranteed issue available with 10 employee applications

BASE POLICY

A unit value for the following core modules is selected by an employer.

- Hospital Benefits
- Surgery Benefits
- Radiation and Chemotherapy Benefits
- Wellness and Miscellaneous Benefits
- Cancer Maintenance Therapy Benefits

OPTIONAL RIDERS

- First Occurrence
- Specified Illness and Disease
- Intensive Care

CRITICAL ILLNESS

CriticalEvents® is a critical illness insurance policy to help employees pay the costs associated with the initial diagnosis of a heart attack, stroke, or other serious illness. The policy provides a lump sum payment to help pay for expenses, including deductibles, co-pays, child care, credit card bills, and travel for medical treatment. A critical illness insurance policy helps employees avoid the financial strain a major illness can create so they can focus on recovery.

- Benefit amounts from \$10,000 to \$50,000*
- No waiting period
- Composite rates available for employer-paid plans
- Fully portable
- Available for employee, spouse and children
- Guaranteed issue available with as few as 10 employee applications

BASE POLICY

Critical illness benefits for: heart attack, stroke, end-stage renal failure, major organ failure, other specified organ failure (loss of sight, speech and/or hearing), miscellaneous diseases (amyotrophic lateral sclerosis [Lou Gehrig's Disease], encephalitis/meningitis, rocky mountain spotted fever, typhoid fever, anthrax, cholera, primary sclerosing cholangitis [Walter Payton's Disease] or tuberculosis), Alzheimer's disease, coronary artery disease requiring bypass grafts and coronary artery disease requiring angioplasty/stent.

OPTIONAL RIDERS

- Cancer Benefit Rider
- Occupational HIV Benefit Rider
- Recurrent Critical Illness Benefit Rider
- Wellness Indemnity Benefit Rider

* Benefit amount over the guaranteed issue amount will be based on answers to questions on the application for insurance.

Policy form series CPC10500 and CCC10500.

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

HOSPITAL INDEMNITY

TransChoice® Advance and **Hospital Select® II** are hospital indemnity insurance policies that pay a specified amount for each day an employee is confined to the hospital, and through a series of optional riders can provide benefits for a range of other medical situations. Employees can then use hospital indemnity insurance benefits to defray expenses like deductibles, co-pays or co-insurance amounts by receiving benefit payments or assigning them directly to health care providers.* Employers can customize plan designs to include hospitalization benefits only, or one that also provides benefits for diagnostic procedures, outpatient surgery, intensive care and other additional benefits.

- No co-insurance or deductibles
- No waiting period
- Available for employee, spouse and children
- Fully portable

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.

* When the PPO network option is included, providers are always paid first

HOSPITAL INDEMNITY continued

BASE POLICY

- Daily In-Hospital Indemnity Benefit

OPTIONAL RIDERS

- Outpatient Physician Office Visit Indemnity Benefit
- Outpatient Diagnostic Laboratory Test Indemnity Benefit
- Outpatient Advance Studies Diagnostic Test Indemnity Benefit
- Outpatient Select Diagnostic Test Indemnity Benefit
- Surgical and Anesthesia Indemnity Benefit for Inpatient Surgery; Outpatient Surgery; Outpatient Minor Surgery
- Hospital Confinement Indemnity Benefit
- Off-the-Job Accidental Injury Indemnity Benefit
- Prescription Drug Indemnity Benefit
- Wellness Indemnity Benefit
- Critical Illness Indemnity Benefit
- Emergency Room Sickness Indemnity Benefit
- Intensive Care Indemnity Benefit
- Inpatient Drug and Alcohol Addiction Indemnity Benefit
- Inpatient Mental and Nervous Disorder Indemnity Benefit
- Ambulance Indemnity Benefit
- Skilled Nursing Indemnity Benefit

NON-INSURANCE DISCOUNT PROGRAMS

- Employee Discount Card (offered by New Benefits, Ltd.)
- PPO Network (multiple providers available)
- Telehealth

ADDITIONAL OPTIONAL INSURANCE

- Short-Term Disability Income Insurance
- Dental Insurance
- Group Term Life Insurance

Policy form series CPGHI400 and CCGHI400.
Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

SHORT-TERM DISABILITY INCOME

TransDI® Plus is a short term disability income insurance policy designed to pay a monthly benefit to an employee in the event they are unable to work because of a covered illness or injury. This benefit replaces a portion of the employee's income, helping them to meet the financial commitments in a time of need. Employers decide the maximum benefit amount up to 60% of income, when benefits will start and how long benefits will be paid.

- Benefit amounts available up to \$5,000*
- 3, 6, 12 and 24 month benefit periods
- 0/7, 7/7, 0/14, 14/14, 30/30, 60/60, 90/90 and 180/180 elimination periods
- Waiver of Premium for Total Disability
- Available for employee only
- Guaranteed issue available with 10 employee applications
- Partial Disability Benefit

OPTIONAL RIDERS

- Survivor Benefit
- Accidental Death and Dismemberment
- Hospital Indemnity Benefit
- Accidental Benefit for Terminal Illness

* Benefit amount over the guaranteed issue amount will be based on answers to questions on the application for insurance.

Policy form series CPDI0100 and CCDI0100.

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

OUT-OF-POCKET MEDICAL EXPENSE

TransConnect® and **TransConnect® II** are supplemental out-of-pocket medical expense insurance policies that pay a benefit for out-of-pocket expenses resulting from deductibles, co-insurance and co-payments for expenses specifically associated with the employer's basic major medical or comprehensive medical plan. Benefit amounts can be tailored to the employer's major medical plan and pay benefits if an employee is covered by the employer's medical plan.

- Benefit amounts available up to \$10,000
- No pre-existing condition limitation
- No waiting period
- Available for employee, spouse and children
- Guaranteed issue available with two employee applications

TRANSCONNECT®

Helps pay deductibles, co-insurance and co-payments for

- In-Hospital Benefit
- Outpatient Hospital Benefit
- Surgical procedures in a doctor's office
- Ambulance
- Routine well baby care

TRANSCONNECT® II

Helps pay deductibles, co-insurance and co-payments for

- Outpatient Hospital Benefit
- Surgical procedures in a doctor's office
- Diagnostic tests performed in a doctor's office which includes Magnetic Resonance Imaging (MRI), Computerized Tomography (CT) and Positron Emission Tomography (PET) scans, diagnostic ultrasound, cardiac stress test and Electrocardiogram (EKG or ECG)
- Surgery performed in a hospital outpatient facility or a free-standing outpatient surgery center
- Radiological diagnostic testing performed in a hospital outpatient facility or a magnetic resonance imaging (MRI) facility
- Radiation therapy or chemotherapy authorized by a radiologist, chemotherapist or oncologist for the treatment of cancer that is not administered during an inpatient confinement
- Ambulance

TransConnect® policy form series CP201200 and CC200200; TransConnect® II policy forms series CPGAP300 and CCGAP300.

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

DENTAL

TransSmile® is a dental insurance policy that helps employees pay for costs associated with common dental expenses. This policy offers plan design flexibility in co-insurance amounts, annual maximum allowances, deductibles, waiting periods and network options. Employers of all sizes can choose from a wide variety of cost-effective, flexible benefit plan designs and funding arrangements that include voluntary and employer-sponsored plans.

- Flexibility in co-insurance, annual maximum allowance, deductibles and waiting periods
- Available for employee, spouse and children
- In- and Out-of-Network Options

BASE POLICY

- Diagnostic and Preventative Benefits
- Basic Restorative Benefits
- Major Restorative Benefits

OPTIONAL BENEFIT

- Orthodontics

VISION

SightAdvantageSM is a vision insurance policy that offers vision and eye care benefits for employees and eligible family members. Insureds receive a complete annual eye examination, fully covered frames after co-pay, or full benefits for select contact lenses after co-pay and access to discounted laser eye surgery procedures. These benefits are available through a national network of more than 35,000 office locations.

- Annual eye exam
- Frame and lenses, or contact lenses if required
- Dual-choice frame benefit allows participants to choose a frame at the provider's location, or apply the frame allowance to any frame on the market
- Savings on PRK and LASIK laser eye surgery
- Available for employee, spouse and children

Marketed by Transamerica.

SightAdvantageSM vision coverage provided by or through UnitedHealthcare Insurance Company, Hartford, CT, UnitedHealthcare Insurance Company of New York, Islandia, NY, or their affiliates. Administrative services provided by Spectera, Inc., United HealthCare Services, Inc. or their affiliates. Plans sold in Texas use policy form number VPOL.06.TX or VPOL.13.TX and associated COC form number VCOC.INT.06.TX or VCOC.CER.13.TX. Plans sold in Virginia use policy form number VPOL.06.VA or VPOL.13.VA and associated COC form number VCOC.INT.06.VA or VCOC.CER.13.VA.

PACKAGE PRODUCTS

HealthPak is a suite of insurance products designed to help control rising health care costs for employers and their employees. Combining **TransConnect®**, **TransConnect® II**, **CriticalAssistance Select®** and **AccidentAdvance®** into this solution allows employers and their employees to regain the balance between benefits and dollars spent on health care after a rate increase. This alternative also provides employees with high deductible health plans with enhanced benefits.

- TransConnect® and TransConnect® II pay benefits for out-of-pocket expenses due to deductibles, co-insurance and co-payments specifically associated with the employer's basic major medical or comprehensive medical plan.
- Includes critical illness and accident benefits
- Available to groups with a major medical plan
- Guaranteed issue with two employee applications with 50% participation of those covered by the employer's major medical plan

TransConnect® policy form series CP201200 and CC200200, or TransConnect® II, policy form series CPGAP300 and CCGAP300; AccidentAdvance™, policy form series CPACC100 and CCACC100; and CriticalAssistance Select®, policy form series CP200300 and CC200300.
Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

PACKAGE PRODUCTS

myPackSM is a combination of insurance policies including a term life insurance policy that allows each employee access to a critical illness benefit and an accident policy that provides access to short-term disability income protection. Employees may purchase the base benefit of life insurance with additional buy-up amounts.

- TACS-Advantage[®] with Critical Illness Benefit and TransAccident[®] with Accident and Sickness Disability Income Rider are guaranteed issue
- TACS-Advantage[®] with Critical Illness Benefit Buy-Up Option is conditional guaranteed issue
- Groups of 50 eligible or less, minimum participation is five employee applications for guaranteed issue
- Required participation for groups of 50 to 499 employees is the greater of 10% or 10 applications (per group)
- Available for employee, spouse and children

SELF-FUNDED GROUPS

Medical Stop Loss insurance helps protect employers with self-funded health plans that could have higher than expected risk from group medical cost. Under a self-funded arrangement, the employer now has the advantage of increased plan design flexibility and enhanced reporting capabilities. Using Medical Stop Loss insurance, employers can mitigate the financial risk of funding catastrophic claims and continue to enjoy these benefits of self-funding.

BASE POLICY

- Specific deductibles from \$15,000 to \$1,000,000
- Comprehensive range of contract claims basis:
12/12, 12/15, 12/18, 12/24, 14/12, 15/12, 18/12, 24/12, Paid
- Expedited reimbursement on specific claims
- No “experimental” treatment exclusion

OPTIONAL FEATURES

- Aggregating Specific Benefit
- Specific and Aggregate Terminal Liability Benefit
- Aggregate Accommodation Benefit

UNDERWRITING HIGHLIGHTS

- Reliable, consistent and flexible underwriting
- Direct contact with Managing General Underwriters (MGUs)
- Specific and aggregate policies available for medical and prescription drug costs

Policy form series SL40C.

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa; Transamerica Premier Life Insurance Company, Cedar Rapids, Iowa; and Transamerica Financial Life Insurance Company, Harrison, NY.

EDUCATION INDUSTRY

Educator Plan is a selection of six of our best products, tailored to the education market with special marketing materials and industry-specific underwriting designed to appeal to school or university employees. These products include:

LIFE INSURANCE

- Universal Life
- Term Life

HEALTH INSURANCE

- Accident
- Cancer
- Hospital Indemnity
- Short-Term Disability Income

For more information about each of these policies, please see information on previous pages of this brochure. For more information about the specifics of the Educator Plan, contact Eric LeDuc at eric.leduc@transamerica.com or (602) 999-8154.

HOSPITAL INDUSTRY

Transamerica Provider Select® is hospital indemnity insurance designed for health care providers. With underwriting guidelines and insurance specifics otherwise identical to those of Hospital Select® II (see pages 10 and 11), Provider Select® pays double benefits if the insured receives treatment at their employer's facilities.

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.

Family Legal Protection Plan is a legal expense discount program that is focused on ensuring that employees have the tools necessary to avoid costly legal problems. The plan offers access to a network of more than 13,000 attorneys to provide members numerous free and discounted legal services. These services include free consultations, document reviews, simple wills and dispute resolution along with unlimited access to online resource library.

MEMBERS RECEIVE:

- Unlimited 1/2 hour consultations with plan attorneys each year via phone, in office or online
- Up to three simple documents (six pages or less) reviewed by a plan attorney each plan year
- A simple will or living will prepared or updated by a plan attorney each plan year
- Dispute resolution letters or phone calls made by a plan attorney for up to three matters per year
- Flat fee services for bankruptcy, divorce, child/spousal support, traffic tickets and many others
- Special plan discount of 25% on plan attorneys' hourly rates
- Discounted contingency fees

24/7 ACCESS TO WEB RESOURCES ON LEGAL MATTERS SUCH AS:

- Lawsuit/litigation procedural guide
- Property damage disputes

“BETTER BENEFITS” PACKAGE (INCLUDED AT NO ADDITIONAL COST)

- Identity theft protection
- Financial counseling and planning benefits

PRESCRIPTION DRUG DISCOUNT CARD

United Networks of America® Prescription Drug Discount Card is provided at no cost to employers for employees to immediately to save up to 75% on most brand name and generic prescription drugs. It can be used for employers with employees who have Health Saving Accounts (HSAs), High Deductible Plans and Medicare Part D (on non-covered drugs). The card is pre-activated for employees and is accepted at more than 56,000 pharmacies nationwide. It also offers other discounts on teeth whitening supplies, prescription eye glasses, hearing aids, cosmetic surgery and diabetic supplies.

- Available to all employees, spouse and dependents
- Offers substantial discounts on retail and generic prescriptions

ADDITIONAL DISCOUNTS

- American Cosmetic Surgery Network
- \$25 Eye Glasses
- U.S. Hearing Plan
- Choice Plus Dental Plans
- Diabetic Savings Plan
- Prosmile
- Qualsight

TELEHEALTH

HealthiestYou™ is a nationwide service provider of a consumer-directed telehealth program which provides consumers with round-the-clock access to U.S.-based licensed physicians via online video, telephone and secure email. Telehealth services can be used for common conditions including sinus problems, respiratory infection, allergies, urinary tract infection, cold and flu symptoms and many other non-emergency illnesses. These services are designed to handle non-emergent medical problems, and members should not use it if experiencing a medical emergency.

- 24/7 physician access via phone, email or video
- No consultation fees
- Information or diagnostic consultations for medical information or to prescribe medication as appropriate
- Disease management
- Online member platform to access information
- Available for employee, spouse and children

