



## BUILD A BETTER TOMORROW

A critical illness can impact your client's organization at any time. It pays to be ready.

### Why Should You Consider Critical Illness Insurance?

Does your client's health insurance coverage provide for day-to-day living expenses if one of their valued active employees, retirees or a covered loved ones become seriously ill? Our flexible critical illness benefit can assist employees with the myriad of expenses associated with the initial diagnosis of a critical illness such as a heart attack, stroke, cancer or coronary artery bypass surgery.

### Why CriticalAssistance<sup>®</sup> Advance?

CriticalAssistance<sup>®</sup> Advance offers flexible benefits designed to help you meet different client needs. It is a group product so it allows ease of enrollment for multi-state groups, while still paying competitive commissions.

### Critical Illness Lump Sum Benefit (Policy not available in CO, FL, MN, NJ, NY, WA & PR)

CriticalAssistance<sup>®</sup> Advance pays a lump sum benefit equal to the Elected Benefit multiplied by the percentage shown in the schedule of benefits upon the initial occurrence of a covered critical illness within each category. If the benefit payment is less than 100% of the Elected Benefit amount, the policy pays a benefit upon diagnosis of a different critical illness within the same category. The maximum payout in each category will be 100% of the benefit amount. Eligible employees can purchase coverage from \$5,000 to \$50,000 (in increments of \$5,000). Dependent coverage will be available at 50% of the employee/member's amount.


### Benefit Highlights


Heart Attack	Stroke	End stage renal failure
Heart Transplant	Coronary Bypass Surgery	Major Organ transplant
Burns	Coma	Loss of sight
Alzheimer's	Other Diseases	Loss of hearing or speech

### Enhance coverage with optional riders


- Cancer Benefit Rider
- Recurrent Critical Illness Benefit Rider
- Accident Emergency Treatment Benefit Rider
- Initial Hospitalization for Accidental Bodily Injury Benefit Rider
- Wellness Benefit Rider
- Intensive Care Benefit Rider
- Quality of Life Benefit Rider
- Occupational HIV Rider

## Base Plan Schedule of Benefits

	Heart Attack	100%
	Stroke	100%
	Heart Transplant	100%
	Coronary Bypass Surgery	25%
	Angioplasty/Stent	5%

	Major Organ Transplants (excluding Heart)	100%
	End Stage Renal Failure	100%
	Paralysis Not Due to Stroke (all 4 limbs)	100%
	Burns (not covered in NH)	100%
	Coma	100%
	Loss of Sight, Speech and/or Hearing (not covered in NH)	100%
	Tuberculosis, Typhoid Fever, Cholera, Rocky Mountain Spotted Fever and other miscellaneous diseases	100%
	Alzheimer's Disease (not covered in NH)	30%
	Paralysis Not Due to Stroke (if fewer than 4 limbs)	50%

## Optional Schedule of Benefits

 Optional Cancer Benefit Rider	Invasive Cancer	100%
	Bone Marrow Transplant	100%
	Carcinoma In Situ	25%
	Prostate Cancer with TNM Classification of T1	25%
	Skin Cancer	5%

 Optional HIV Benefit Rider	Occupational HIV Benefit Rider <i>Healthcare Industry Only</i>	100%
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## Optional Riders

Plan Benefit Riders	Recurrent Critical Illness Benefit Rider	25, 50, 75%
	Wellness Benefit Rider	\$50-\$150
	Accident Emergency Treatment Benefit Rider	\$50-\$1,000
	Initial Hospitalization for Accidental Bodily Injury Benefit Rider	\$500-\$3,000
	Intensive Care Benefit Rider	\$100 - \$1,000
	Quality of Life Benefit Rider	5% monthly

\*Please see the Small Group State List at [www.transamericaemployeebenefits.com](http://www.transamericaemployeebenefits.com)

## Optional Coverages

### Cancer Benefit Rider (Not available in GA)

This rider adds Invasive Cancer, Bone Marrow Transplant, Carcinoma In-Situ, Prostate Cancer with TNM Classification of T1 and Skin Cancer to the list of covered Critical Illnesses.

### Occupational HIV Benefit Rider (Not Available in GA, OR)

This rider adds Occupational HIV to the list of covered Critical Illnesses.

### Recurrent Critical Illness Benefit Rider (Not Available in MA)

This benefit pays a lump sum equal to 25%, 50% or 75% of the Critical Illness Lump Sum Benefit amount 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. The maximum recurrence benefit payable will be the purchased percentage of the benefit amount in each category. Recurrent Benefits are subject to the Lifetime Maximum Benefit.

### Wellness Benefit Rider (In NH, Health Screening Benefit Rider)

This benefit pays \$25 to \$150 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, mammogram, Pap test, 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.

This benefit is limited to one payment per calendar year per covered person.

### Accident Emergency Treatment Benefit Rider (Not Available in CT, KS, MA, MD, VT, CA, GA, NH & PA)

This benefit pays \$50 to \$1,000 for a covered person's treatment in a hospital emergency room for a covered accident. Treatment must be received within 96 hours of the covered accident. This benefit is limited to one payment per covered accident per covered person.

### Initial Hospitalization for Accidental Bodily Injury Benefit Rider (Not Available in CT, KS, MA, MD, CA, GA, VT, NH & PA)

This benefit pays \$500 to \$5,000 when a covered person is admitted to a hospital on an inpatient basis for more than 23 hours for a covered accident. Admittance must be within 30 days of the covered accident. This benefit is limited to one payment per covered accident per covered person.

### Intensive Care Benefit Rider (Not Available in NH, MD, GA, & VT)

This benefit pays a daily benefit of \$100 to \$1,000 for each day of Intensive Care Unit (ICU) confinement. If the insured is confined in a Step-Down Unit, the benefit pays 50% of the selected benefit amount. Benefits are limited to 45 days per hospital confinement, and hospital confinements separated by 30 days or less are considered a single confinement one benefit per day is paid.

This benefit also pays actual charges for transportation by a licensed ambulance service to a hospital for admission to an ICU or Step-Down Unit for a covered confinement, not to exceed twice the Daily Benefit. Ambulance transportation in excess of 100 miles from the point of origin must be to the nearest hospital that contains an ICU and provides necessary medical care.

### Quality of Life Benefit Rider (Not Available in CT, HI, KS, LA, MA, NC, NH, OR, PA, CA, GA, SD, TN & UT)

This benefit pays 5% of the Elected Benefit on a monthly basis for confinement in a nursing or assisted living facility, provided that all of the following conditions are met:

- Confinement must begin while this rider is in force.
- Confinement must be included in the covered person's plan of care.
- The covered person must be at least 70 years old and be chronically ill.
- The rider must have been in force for at least 5 years.
- The 90 day elimination period must have been satisfied.

Total benefits paid under this rider are limited to 100% of the Elected Benefit when combined with all other benefit payments under the policy and all other riders. The Elected Benefit will be reduced by each amount paid under this rider. For each policy month or partial policy month that the covered person receives benefits under this rider, the premiums will be waived for their policy.

## Underwriting Limits

Guaranteed Issue Underwriting is only available the first time an employee is eligible to apply. Coverage applied for at a later date is subject to Simplified Issue Underwriting.

CriticalAssistance® Advance Policy Form Series CPCIO400 and CCCIO400							
CRITICAL ILLNESS	ELIGIBLE EMPLOYEES	GUARANTEED ISSUE			SIMPLIFIED ISSUE		FIELD / WEB QUOTE
		Participation		Maximum Issue	Minimum Participation	Maximum Issue*	
		Target (Full comp)	Minimum (Reduced comp)				
< 49	10 Apps	NA	\$15,000	2 Apps	\$50,000	Yes	
50 – 99	20%	15%	\$20,000	2 Apps	\$50,000	Yes	
100 – 499	20%	15%	\$25,000	5 Apps	\$50,000	Yes	
500 – 999	15%	10%	\$25,000	5 Apps	\$50,000	Yes	
1000 – 5000	15%	10%	\$25,000	5 Apps	\$50,000	Yes	

## Issue Ages

Employee and Spouse: Age 18 and older

Eligible Children: From birth through age 25

## Participation Requirement

A minimum of 5\* employee applications are required to establish a group.

## Rates

A composite rate is available for **Employer-Paid Coverage** on all eligible employees.

## Portability Option

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

## Waiting Period

There is no waiting period.

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. Rider Form Series CRCAN400, CRHIV200, CRRCI400, CRWEL400, CREMT400, CRINJ400, CRICU400 and CRLIF200. Forms and form numbers may vary, and this coverage may not be available in all jurisdictions. Limitations and exclusions may apply. Refer to the policy, certificate and riders for complete details

**Refer to the proposal for a full list of limitations and exclusions for your state.**

## Transamerica Employee Benefits

1400 Centerview Drive  
Little Rock, Ark. 72211

(800) 400-3042  
[www.transamericaemployeebenefits.com](http://www.transamericaemployeebenefits.com)

### Additional products available through Transamerica Life Insurance Company

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Short-Term Disability Income • Out-of-Pocket Medical Expense Indemnity • Hospital Indemnity • Stop Loss