

TransChoice[®] Advance hospital indemnity insurance

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

LIFE

HEALTH



Build a better Tomorrow.

Select the Daily In-Hospital Benefit, then add riders to customize a plan for your group.

The Flexible Answer

- Available for full-time, part-time, seasonal, and temporary workers and their eligible family members
- Pre-Existing Condition Limitations are waived
- Optional Riders for a Range of Benefits are Available

This product is the right way to gain employers' attention this year.

Hospital services account for 30% of all U.S. health care spending.¹ TransChoice[®] Advance Group Hospital Indemnity Insurance enables employees to purchase supplemental, voluntary benefits – even temporary, seasonal, and contract workers.

The product structure is simple, but highly flexible.

The base policy can pay up to \$1,500 a day for each day a covered person is confined to a hospital (not including stay in an emergency room, outpatient stay, or stay in an Observation unit) resulting from a covered accident or sickness. The policy includes maximums in several forms which can vary:

- Number of days per confinement (up to 60)
- Calendar year maximum benefit (up to \$150,000)

Transamerica's sales team can help you choose the right benefit levels and maximums.

Once the base policy benefits are established, a range of optional riders can be included with the policy offering to employees. That keeps the choice easy for those purchasing the policy.

Employees and their benefit managers will find significant value in this type of policy.

Employees will appreciate that benefit payments go directly to them rather than to providers unless benefits are assigned, and that there are no health questions, exams, or blood tests. There are also no coinsurance payments, waiting periods, or deductibles. Minimum payroll-deducted premium is \$35 per month for employee coverage. Benefits are paid in addition to any other insurance the insured may have.²

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.



1. U.S. Centers for Medicare and Medicaid Services, National Health Expenditures 2011 Highlights, released April, 2012.

Use of statistic does not imply endorsement.

2 The policy excludes from coverage any accident or sickness arising out of or in the course of any occupation.

Exceptional Flexibility in Choice of Riders.

Just as the base policy pays a specified amount for each day a covered person is confined to the hospital, the riders pay specified amounts for a range of other medical situations.

The following additional indemnity benefit riders can be chosen:

- Intensive Care Indemnity Benefit (per day)
- Ambulance Indemnity Benefit (ground, water, or air) (per day)
- Emergency Room Sickness Indemnity Benefit (because of sickness) (per day)
- Hospital Confinement Indemnity Benefit
- Wellness Indemnity Benefit (health screenings) (per day)
- Critical Illness Indemnity Benefit (payable one time upon diagnosis of a specified critical condition)
- Off-the-Job Accidental Injury Indemnity Benefit
- Prescription Drug Indemnity Benefit (per day prescriptions are filled for a covered accident or sickness)
- Outpatient Diagnostic X-Ray, Laboratory and Advanced Studies Indemnity Benefit (Benefits based on test type) They include:
 - + Outpatient Diagnostic Laboratory Test Indemnity Benefit (per day the patient undergoes certain diagnostic tests)
 - + Outpatient Advance Studies Diagnostic Test Indemnity Benefit (per day)
 - + Outpatient Select Diagnostic Test Indemnity Benefit (per day)
- Outpatient Physician's Office Visit Indemnity Benefit (per day of doctor's visit or urgent care facility treatment)
- Surgical and Anesthesia Indemnity Benefits choose from:
 - + Surgical and Anesthesia Indemnity Benefit (Inpatient and Outpatient together)
 - + Inpatient Only Surgery Indemnity Benefit
 - + Outpatient Only Surgery Indemnity Benefit
- Inpatient Mental and Nervous Disorder Indemnity Benefit (per day of confinement, with a minimum of 24-hours continuous confinement)
- Inpatient Drug and Alcohol Addiction Indemnity Benefit (per day of confinement to a hospital or residential treatment facility, with a minimum of 24-hours continuous confinement)
- Inpatient Miscellaneous Indemnity Benefit (per day of hospital confinement as outlined in the policy for covered accident or sickness)
- Skilled Nursing Indemnity Benefit (per day of confinement in a skilled nursing facility under certain conditions for a covered accident or sickness)
- Waiver of Pre-Existing Condition Limitation Amendatory Rider

Non-Insurance Benefits

Optional Non-Insurance benefits for your employees provided by AmeriDocSM and Healthiestyou provide consumers with telemedicine access to consult with a doctor by telephone, video chat or secure e-mail 24/7/365.

Broad Eligibility

This policy is available for individuals, single-parent families, individuals with spouses or another adult dependent, and families. To be covered, children must be under the age of 26 and be either the insured's natural child, adopted child, stepchild or foster child, or child for whom the insured is a legal guardian or has a legal obligation to support. Adult dependents can include common-law marriage partners, domestic partners, or civil union partners.

Contact your Transamerica representative to learn more about how this exceptional product can work for your clients!

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

Transamerica Employee Benefits

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Additional products available through Transamerica Life Insurance Company

Universal Life • Whole Life • Basic and Supplemental Group Term Life • Dental • Vision • Legal • Cancer • Accident • Critical Illness
Short-Term Disability Income • Out-of-Pocket Medical Expense Indemnity • Hospital Indemnity • Identity Theft • Telehealth • Stop Loss

Generic form numbers CPGHI400. Forms and form numbers may vary.

Coverage may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy and riders for complete details.