



Everyone deserves
 a better Tomorrow.
 Hospital Select® II is hospital
 indemnity insurance

When Talia comes down with a particularly nasty cough, what she thought was just a cold soon turns into pneumonia that puts her in the hospital. She and her family are relieved that she responds well to treatment and is discharged within a few days without lasting effects.

Her finances would not recover nearly so easily if she hadn't signed up for her employer's hospital indemnity insurance. With benefits that help complement her major medical insurance, her family is able to overcome financial repercussions after her body overcomes the infection.

Choose flexible benefits to manage health care expenses.

Hospital indemnity insurance pays an amount for each day the insured is hospitalized, up to specific maximum limits. Because the benefits are paid to the insured directly, Talia can use them to help pay for her out-of-pocket expenses, such as her \$1,500 deductible and copays, as well as costs that would be hard to pay due to the work she missed, like her car payment, rent and childcare.

Hospital Select® II features:

- benefits for full-time, part-time, hourly, seasonal and temporary workers (as well as eligible family members)
- no coinsurance, co-pays, waiting periods or deductibles
- benefits paid in addition to other insurance the insured may have
- portability that allows employees to keep insurance after they retire or leave the job

Qualify easily with broad eligibility.

This policy is available for individuals, single-parent families, individuals with spouses or another adult dependent and families. There is no maximum issue age for employees and their adult dependents including common-law marriage partners, domestic partners or civil union partners. Children under the age of 26 can be insured.

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.

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

This is a brief summary of Hospital Select® II Limited Group Hospital Indemnity Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy Form Series CPGHI400 AND CCGHI400. Forms and form numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy and riders for complete details.

Product Highlights
No lifetime maximum
No waiting period
Benefits paid directly to you
Payroll-deducted premiums
Family options available