



Flexible solutions for a better Tomorrow.

CriticalEvents® is critical illness insurance that pays lump sum benefits for specific illnesses.

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

Lisa manages human resources for a chain of restaurants. Ed, a sous chef, has a heart attack requiring bypass surgery. Just over five weeks later, he starts feeling better, but can't go back to work without a release from the doctor. Lisa urges him to focus on recovery, relieved that his critical illness insurance means he doesn't have to insist on working for financial reasons.

Offer them the ability to prepare.

Your employees can't predict a critical illness like a heart attack, stroke or cancer, but they can prepare for the potential financial impact with the help of critical illness insurance. It eases financial stress with lump-sum cash benefits used however the employee sees fit.

Money when they need it most.

A major health event like a heart attack or stroke can throw the average family into financial turmoil. Critical illness insurance helps pay the expenses traditional medical insurance doesn't cover, easing the strain on the insured's bank account and enabling them to focus on physical recovery.

Recruit and retain the best.

Offering a comprehensive benefits package that includes CriticalEventsSM critical illness insurance is a fantastic way to add value to employment with you, a great way to attract top talent and provide the best for your current employees.

Enjoy our hassle-free enrollment process.

We offer a variety of easy ways to enroll so you can choose the process that works best for your company. We also provide a variety of enrollment support materials to help make Transamerica the right choice for your employees.

no lifetime benefit maximum

no waiting period

easy enrollment options

payroll-deducted premiums

online claims



Product details

Product information may vary by jurisdiction.

Issue ages

Employees and spouses are eligible at age 18 and up, eligible children from birth through age 25.

Benefits schedule

Base Policy Benefits	Percentage of Benefit
Heart Attack	100%
Stroke	100%
Major Organ Failure ¹	100%
End Stage Renal Failure	100%
Other Specified Organ Failure (Loss of sight, speech, or hearing) ¹	100%
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) and Tuberculosis	100%
Alzheimer's Disease ²	30%
Coronary Artery Disease Requiring Bypass Grafts	25%
Coronary Artery Disease Requiring Angioplasty/Stent ³	5%

Cancer Benefit Rider (optional rider you may choose to include in each employee's policy)	Percentage of Benefit
Invasive Cancer	100%
Bone Marrow Failure	100%
Carcinoma in Situ	25%
Prostate Cancer with TNM Classification of T1	25%
Skin Cancer ³	5%

Additional Benefits (optional rider you may choose to include in each employee's policy)	Benefit
Wellness Indemnity Benefit Rider	\$25-150
Recurrent Critical Illness Benefit Rider	25, 50, 75 or 100%
Occupational HIV Benefit Rider ^{1,4}	100%

1 Not available in New Hampshire

2 Not available in California

3 Not available in New Jersey

4 Not available in Puerto Rico

Summary of benefits

Critical Illness Benefit

Critical illness insurance provides a lump-sum cash benefit. After an initial critical illness diagnosis made after the date the policy is in effect, a lump-sum percentage of the elected benefit amount is paid as detailed above.

For a different, subsequent critical illness, an additional benefit will be paid if the diagnosis is made 90 days or more after the last critical illness benefit was paid. If that payment was less than 100 percent of the applicable benefit amount, we will waive the requirements that the newly diagnosed illness must be medically unrelated and separated by 90 days.

Benefits paid for a critical illness of a spouse or an eligible child will be 50% of the employee-selected benefit amount.

Occupational HIV Benefit (Rider Form Series CRHIV500)

This rider pays a 100% benefit if HIV is contracted during the normal occupational duties of a medical position.

Recurrent Illness Benefit (Rider Form Series CRRCI500)

This employer-optional benefit allows the policy to pay another 50% of the applicable benefit in the case of the same critical illness happening again, as long as 12 months (in Connecticut, the waiting period is 6 months) have passed between the date the initial benefit was paid and the date of the recurring illness (or the date of the last treatment if the illness is cancer).

Wellness Indemnity Benefit (Rider Form Series CRWEL500)

This employer-optional benefit helps pay for one yearly test, including: Biopsy, CA 15-3 (breast cancer blood test), Flexible sigmoidoscopy, Serum cholesterol test of HDL/LDL level, Triglycerides blood test, CEA (colon cancer blood test), Hemoccult stool specimen, Serum protein electrophoresis (myeloma blood test), Bone marrow testing, Chest X-Ray, Mammogram (not available in Montana), Stress test on bicycle or treadmill, Breast ultrasound, Colonoscopy, Pap test, Thermography, CA 125 (ovarian cancer blood test), Fasting blood glucose test, PSA (prostate-specific antigen tests).

Mammography Examination Benefit - Montana Only

This benefit, included with every policy purchased in the state of Montana, pays \$100 toward one mammography examination per insured female per calendar year.

Critical Illness Definitions

Critical illness – One of the illnesses or conditions listed below positively diagnosed by a physician. It must be based on diagnostic criteria generally accepted by the medical profession, as defined below.

Alzheimer's disease – A clinically established disease diagnosed by a psychiatrist or neurologist which results in the inability to independently perform two or more daily living activities such as bathing, dressing, eating, toileting, transferring or continence.

Coronary artery disease requiring bypass grafts – Coronary artery disease requiring a surgical operation to correct narrowing or blockage of one or more coronary arteries with bypass grafts, as confirmed in writing by a board-certified cardiologist. Angiographic evidence to support the necessity for this surgery will be required. For purposes of this benefit, a surgical operation to correct narrowing or blockage does not include the following procedures: **Balloon angioplasty, Laser embolectomy, Atherectomy, Stent placement, other non-surgical procedures.**

Coronary artery disease requiring angioplasty/stent – Coronary artery disease requiring a balloon angioplasty or other forms of catheter-based percutaneous transluminal coronary artery therapy to correct the narrowing or blockage of one or more coronary arteries, as confirmed in writing by a board-certified cardiologist. This benefit is confined to the heart; therefore, a narrowing or blockage of renal arteries or other peripheral arteries is not coronary artery disease and does not qualify for this benefit.

End stage renal failure – The end stage failure which presents a chronic irreversible failure of both kidneys, and requires treatment by renal dialysis.

Heart attack – The ischemic death of a portion of heart muscle resulting from one or more obstructions of coronary arteries. A positive diagnosis must be supported by either of the following criteria:

- The presence of three or more of the following indicators: Pain, pressure, fullness, discomfort or squeezing in the center of the chest, Radiating pain to shoulder(s), neck, back, arm(s) or jaw, New EKG changes indicative of myocardial infarction, Diagnostic increase of specific cardiac markers typical for heart attack, Confirmed image studies
- In the event of death, an autopsy confirmation identifying heart attack as the cause of death.

Major organ failure – The irreversible failure of a heart, lung, pancreas, entire kidney or any combination that a physician determined there is medical evidence to support the complete replacement of such organ with an entire organ from a human donor. It can also be the irreversible failure of a covered person's liver for which a physician has determined that there is medical evidence to support the complete or partial replacement of the liver or liver tissue from a human donor. The transplant need must be due to severe organ disease.

Miscellaneous diseases – The following diseases will be considered critical illnesses when diagnosed by a physician: Amyotrophic lateral sclerosis, (Lou Gehrig's disease), Encephalitis/meningitis, Rocky mountain spotted fever, Typhoid fever, Anthrax, Cholera, Primary sclerosing cholangitis (Walter Payton's disease), Tuberculosis.

Other specified organ failure – One of the following occurring independently of any other covered critical illness: **Loss of sight** – the total and irreversible loss of all sight in both eyes, **Loss of speech** – the total and permanent loss of the ability to speak, **Loss of hearing** – the total and irreversible loss of hearing in both ears. Hearing loss that can be corrected by using any hearing aid or device will not be considered an irreversible loss.

Stroke – A cerebrovascular event resulting in permanent neurological damage, including infarction, hemorrhage or embolization of brain tissue from an extracranial source. The diagnosis must be based on: Documented neurological deficits; and Confirmatory neuroimaging studies.

Stroke does not include cerebral symptoms due to: **Transient ischemic attack (TIA), Reversible neurological deficit, Migraine, Cerebral injury resulting from trauma or hypoxia, Vascular disease affecting the eye, optic nerve or vestibular functions.**

Invasive cancer – Cancer evidenced by a malignant tumor and tissue invasion. Invasive cancer does not include: pre-malignant conditions or conditions with malignant potential, prostatic cancers which are histologically described as TNM Classification T1 (including T1(a) or T1(b), or of other equivalent or lesser classification), any malignancy associated with the diagnosis of HIV

Carcinoma in situ – Cancer that stays in its original location, confined to the site without having invaded neighboring tissue.

Prostate cancer with TNM classification of T1 – Microscopic prostate tumors that are neither palpable nor visible on transrectal ultrasonography.

Skin cancer – Basal cell epithelioma or squamous cell carcinoma. Skin cancer does not include malignant melanoma or mycosis fungoides, which are not considered skin cancers.

Portability

If an employee is no longer eligible for this insurance for any reason other than nonpayment of premiums, insurance can be continued if the employee notifies us at our administrative office within 31 days of termination so we can bill the insured directly.

Limitations and Exclusions

We do not cover losses caused by, or as a result of, the covered person's:

- Participation or attempting to participate in an illegal activity.
- Intentionally causing self-inflicted injury.
- Committing or attempting to commit suicide, whether sane or insane.
- Involvement in any period of armed conflict.

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

Termination of insurance

Employee insurance will terminate on the earliest of:

- The date the group master policy terminates, subject to the portability option.
- The date an employee ceases to be eligible for insurance.
- The date of the employee's death.
- The premium due date on which we fail to receive the employee's premium.
- The date the employee sends us a written notice to cancel insurance.

Dependent insurance will terminate on the earliest of:

- The date the employee's insurance terminates.
- The premium due date on which we fail to receive the employee's premium.
- The date the dependent no longer meets the definition of dependent.
- The date the group master policy or certificate is modified to exclude dependent insurance.
- The date the employee sends us a written notice to cancel dependent insurance.

We may end insurance of any covered person who submits a fraudulent claim under the policy. Termination of the employee's insurance will not affect any claim which begins before the date of termination.

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

Be sure to ask your agent for a CriticalEvents® proposal to see rate information.

This is a brief summary of CriticalEvents® critical illness insurance. Policy Form Series CPCIO500 and CCCIO500. Forms and 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.

More employers are choosing coverage from one of the broadest portfolios of voluntary benefits available, all from Transamerica Employee Benefits.

Transamerica Employee Benefits

**1400 Centerview Drive
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www.transamericaemployeebenefits.com**

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