



Flexible solutions for a better Tomorrow.

Hospital Select® II is hospital indemnity insurance with flexible and easy-to-understand options.

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

When Gene, the human resources manager for a chain of grocery stores, researches ways to help his company's employees with the rising costs of medical care, he learns that Transamerica's hospital indemnity insurance provides benefits, paid directly to the insured, that help with the costs related to a hospital stay.

Choose flexible benefits to help employees manage health care expenses.

Managing the ins and outs of health insurance and a hospital stay can be stressful, and both medical and non-medical expenses can cause financial strain. Hospital Select® II helps provide peace of mind by supplying a cash benefit that can assist with those costs. Features include:

- benefits for full-time, part-time, hourly, seasonal and temporary workers (and their eligible family members)
- availability for any size group, large or small
- designed for companies with medical plans with a minimum deductible of \$1,000
- no coinsurance, co-pays, waiting periods or deductibles
- minimum payroll-deducted premium of \$10 a month
- benefits paid in addition to other insurance the insured may have
- waiver of pre-existing condition limitations
- portability that allows employees to keep insurance after they retire

Take advantage of options that offer employees great benefits.

Gene is pleased with the variety of additional options available to help the hospital indemnity insurance fit well with benefits his company already offers, such as:

- Hospital Confinement Indemnity Rider
- Intensive Care Benefit
- Inpatient Miscellaneous Indemnity Rider
- Critical Illness Indemnity Benefit
- Off-the-Job Accidental Injury Indemnity Rider

no physicals or blood work
benefits for variety of employee schedules
spouse and child policy options
portable
payroll-deducted premiums



Under a non-HSA, the following additional benefits are available:

- Inpatient Surgery Indemnity Benefit
- Outpatient Surgical Indemnity Benefit
- Ambulance Indemnity Benefit Rider
- Inpatient Mental or Nervous Disorder Indemnity Benefit Rider
- Inpatient Drug and Alcohol Addiction Indemnity Benefit Rider
- Skilled Nursing Indemnity Benefit
- Optional Telehealth service

Let employees insure those they care about 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 age 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.**

Exclusions and Limitations

With respect to benefits provided under this Certificate, no benefits will be payable as the result of:

- An insured person's suicide or attempted suicide, while sane or insane.
- An insured person's intentionally self-inflicted injury.
- Rest care or rehabilitative care and treatment.
- Immunization shots and routine examinations such as: physical examinations, mammograms, Pap smears, immunizations, flexible sigmoidoscopy, prostate-specific antigen tests and blood screenings. This exclusion does not apply to benefits under the optional Wellness Indemnity Benefit Rider, if attached as part of the contract.
- Any pregnancy of a Dependent Child, including Confinement rendered to her Child after birth.
- Routine newborn care. This exclusion does not apply to benefits under the optional Wellness Indemnity Benefit Rider, if attached as part of the contract.
- An insured person's abortion, except for medically necessary abortions performed to save the mother's life
- The treatment of:
 - An insured person's mental or emotional disorder. This exclusion does not apply to benefits under the optional Inpatient Mental and Nervous Disorder Indemnity Benefit Rider, if attached as part of the contract.
 - An insured person's alcoholism or drug addiction. This exclusion does not apply to benefits under the optional Inpatient Drug and Alcohol Addiction Indemnity Benefit Rider, if attached as part of the contract.
- An insured person's participation in a riot, or insurrection.
- Dental care or treatment, except for such care or treatment due to Accidental Injury to sound natural teeth within 12 months of the Accident and except for dental care or treatment necessary due to congenital disease or anomaly.
- Any Accident caused by the participation in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a Physician or taken according to the Physician's instructions) or while intoxicated (intoxicated means that condition as defined by the law of the jurisdiction in which the Accident occurred).
- An insured person's sex change, reversal of tubal ligation or reversal of vasectomy.
- Artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications or Physician's services, unless required by law.
- Committing, attempting to commit, or taking part in a felony or assault, or engaging in an illegal occupation.
- Traveling in or descending from any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip.
- Any loss incurred while an insured person is on active duty status in the armed forces. (If you notify us of such active duty, we will refund any premiums paid for any period for which no insurance is provided as a result of this exception.)
- An Accident or Sickness arising out of or in the course of any occupation for compensation, wage or profit or for which benefits may be payable under an Occupational Disease Law or similar law, whether or not application for such benefits has been made.
- An insured person's involvement in any war or act of war, whether declared or undeclared.

Termination of Insurance

Subject to the Portability Option, your insurance will cease on the earliest of:

- The date the Policy terminates, subject to the Portability Option;
- The date you cease to be eligible for insurance;
- The date of your death;
- The premium due date on which we fail to receive your premium, subject to the Grace Period provision; or
- The date you send us a written notice that you want to cancel insurance.

The insurance on a Dependent will cease on the earliest of:

- The date your insurance terminates;
- The premium due date on which we fail to receive your premium, subject to the Grace Period provision;
- The date the Dependent Child no longer meets the definition of Child;
- The date an insured Spouse or Other Adult Dependent no longer meets the definition of same;
- The date the Policy is modified so as to exclude Dependent insurance; or
- The date you send us a written notice that you want to cancel insurance on your Dependent.

We will have the right to terminate the insurance of any Covered Person who submits a fraudulent claim under the Policy. Termination of your 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 at: www.tebcs.com.

Be sure to ask your agent for a Hospital Select® II proposal to see rate information.

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

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

Transamerica Employee Benefits

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