

# TransChoice<sup>®</sup> Advance Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

## Hospital services account for 30% of all U.S. health care spending.<sup>1</sup>

Now your employees can have a little extra help.



Now your employees can purchase additional benefits to help them pay for hospital and other care. This voluntary hospital indemnity insurance can help your employees and their eligible family members when they need it most.

This policy pays a specified amount for each day a covered person is confined to the hospital, and through a series of optional riders can provide benefits for a range of other medical situations. Benefit payments go straight to the employee unless they are assigned to health care providers. This policy offers:

- Benefits for full-time, part-time, hourly, seasonal, and temporary workers and their eligible family members
- No coinsurance, co-pays, waiting periods, or deductibles
- No health questions, exams or blood tests
- Minimum payroll-deducted premium of \$35 per month for employee coverage
- Benefits paid in addition to any other insurance the insured may have<sup>2</sup>

### A Strong Base Benefit That Employees Will Appreciate

The base policy can pay up to \$1,500 a day for each day a covered person is confined to a hospital (but not in an emergency room, outpatient stay or stay in an Observation unit) resulting from a covered accident or sickness. The policy includes maximums in two different forms, including number of days per confinement and calendar year maximums. The base benefit is both valuable and simple, with a range of optional riders to help add even more protection for employees.

### Exceptional Flexibility to Fit Your Workforce

Medical treatment choices have never been more complex. Because your employees and their families may not always have a traditional hospital stay when they face a serious medical issue, a series of riders can be packaged to offer your workforce what they will value the most. In addition to the base hospital indemnity policy, a range of benefits can be offered through the following optional riders:

- 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

<sup>1</sup> U.S. Centers for Medicare and Medicaid Services, National Health Expenditures 2011 Highlights, released April, 2012. Use of statistics does not imply endorsement.

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

- 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

Your broker or agent, working with Transamerica, can help develop riders and plan designs to offer employees.

#### Non-Insurance Benefits

Optional Non-Insurance benefits for your employees provided by AmeriDoc<sup>SM</sup> and Healthiestyou provide consumers with telemedicine access to consult with a doctor by telephone, video chat or secure email 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.

**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.**

**Be sure to ask your agent for a TransChoice<sup>®</sup> Advance proposal to see rate information.**

This is a brief summary of TransChoice<sup>®</sup> Advance Limited Benefit Hospital Indemnity Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy Form Series 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.

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: [www.tebcs.com](http://www.tebcs.com).

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

### Transamerica Employee Benefits

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