

CriticalAssistance AdvanceSM

Group Critical Illness Insurance

CCA00A 0412

*Underwritten by Transamerica Life Insurance Company, Home Office, Cedar Rapids, Iowa
52499. Policy Form Series CPCI0400 and CCI00400.*



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Why employees need critical illness insurance

- Benefits supplement and help families deal with medical and non-medical expenses in order to focus on recovery
- Help offset the cost from not working during a critical illness
- Employees are surviving critical illnesses so the need for benefits has increased
- Provides benefits for many of the most frequent and expensive critical care conditions



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Importance of critical illness insurance in the workplace

- Attract and retain good employees by providing enhanced employee benefits
- Provides employers a way of boosting benefits while supplementing major medical deductibles
- Convenience of payroll deduction and fully portable at the same rates
- Provides an avenue for employers to help employees with the financial aspect of a critical illness

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Critical illness insurance pays a lump sum benefit upon positive diagnosis of a first ever occurrence of a covered critical illness.

Here is how it works ...



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Benefits

- Benefits are paid in addition to any other insurance the insured may have, including any group medical plan and Medicare (in most states).
- Benefits are paid directly to the insured or whomever he or she chooses.
- No waiting periods, physical exams, or blood tests.



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The employee selects his or her lump sum benefit amount

- \$5,000 to \$50,000 (\$5,000 increments).
- Dependent benefit amount is equal to 50% of the employee selected benefit amount.
- Critical illness lump sum benefit amounts are paid per category.
- Maximum lifetime benefit is three times the selected lump sum benefit amount.



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Benefit Categories

Base Coverage: Categories 1 & 2

- 1** Heart Attack, Stroke, Heart Transplant Surgery – 100%; Coronary Bypass Surgery – 25%; Angioplasty/Stent – 5%.
- 2** End-Stage Renal Failure, Major Organ Transplant Surgery (*excluding Heart*), Paralysis (*not due to stroke, all 4 limbs*), Burns, Coma, Loss of Speech and/or Hearing and Miscellaneous Diseases* – 100%; Alzheimer's Disease – 30%.

Employer Optional Coverage

- 3** Invasive Cancer, Bone Marrow Transplant – 100%; Carcinoma In Situ, Prostate Cancer with a T1 TNM classification – 25%; Skin Cancer – 5%.
- 4** Occupational HIV for health care related industries only: Initial positive diagnosis of HIV contracted during the course of employment – 100%.

*Miscellaneous Diseases include Amoyotrophic 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.

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Employer Optional Riders

Recurrent Critical Illness Benefit Rider

25%, 50% or 75%

Wellness Benefit Rider

\$25-100 per calendar year per covered person

Accident Emergency Treatment Benefit Rider

\$100-1,000 per calendar year per covered person

Initial Hospitalization for Accidental Bodily Injury Benefit Rider

\$500-5,000

Intensive Care Benefit Rider

Daily Benefit: \$100-1,000

Quality of Life Benefit Rider

5% of the Elected Benefit on a monthly basis

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Recurrent Critical Illness Benefit Rider

Employer Option

- This rider pays an additional benefit upon diagnosis of a covered critical illness within the same category.
- Benefit is either 25%, 50% or 75% of Lump Sum Benefit for each category.
- No separation period required for a different critical illness
- Insured must be treatment free for 12 months in order to receive benefit for the same critical illness.

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Wellness Benefit Rider

Employer option

- This rider pays the insured for an eligible health screening test at the direction of a licensed physician.
- Benefit selected ranges from \$25 to \$100 per calendar year per covered person.
- Wellness claims can be filed by calling our toll-free number.



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Health Screening Tests

- Biopsy
- Flexible Sigmoidoscopy
- Blood test for triglycerides
- Hemocult stool analysis
- Bone marrow testing
- Mammography
- Breast ultrasound
- Pap test
- CA 125
(blood test for ovarian cancer)
- PSA
(prostate-specific antigen tests)
- CA 15-3
(blood test for breast cancer)
- Serum cholesterol test to determine HDL/LDL level
- CEA
(blood test for colon cancer)
- Serum Protein Electrophoresis
(blood test for myeloma)
- Chest X-ray
- Stress test on a bicycle or treadmill
- Colonoscopy
- Thermography
- Fasting blood glucose test

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Accident Emergency Treatment Benefit Rider

Employer Option

- This rider pays \$100 - \$1,000 directly to the insured for treatment received in a Hospital emergency room as a result of an accident.
- Treatment must be received within 96 hours of the covered accident.
- Payable once per covered accident per covered person



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Initial Hospitalization for Accidental Bodily Injury Benefit Rider

Employer Option

- This rider pays \$500 - \$5,000 directly to the insured when a covered person is hospital confined for a covered accident.
- Hospital confinement must begin within 30 days of the covered accident.
- Payable only once per hospital confinement per covered accident per covered person.

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Intensive Care Benefit Rider

Employer Option

- This rider pays \$100 - \$1,000 a daily benefit to the covered person when confined to Intensive Care Unit.
 - 50% of this benefit is paid for treatment in a Step Down Unit.
 - We also pay actual charges for ambulance not to exceed twice the daily indemnity benefit amount for one 24-hour period of ICU confinement. Must be transported to an ICU or a Step Down for a covered confinement.
- During any one period of ICU confinement, payments will not exceed 45 days for sickness or injury.
- We will pay only one daily indemnity benefit per 24 hour period.

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Quality of Life Benefit Rider

Employer Option

- This rider allows the covered person to receive 5% of the policy's benefit amount per month once the person is certified as chronically ill and is confined to a nursing or assisted living facility.
- 90 day elimination period.
- Must be 70 years old and the rider in force for at least 5 years.

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Issue Ages*

Employee: 18 and up

Spouse: 18 and up

Dependent Children: Birth through Age 25

*18 through 64 in California.

3 Tiers of Coverage

Employee Only

Employee + Child(ren)

Employee + Spouse/Family



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Rate Structure

Rates are determined by the attained age of the employee at enrollment.

Uni-Tobacco Rates

Available.

Age Bands
18 – 29
30 – 39
40 – 49
50 – 59
60 – 64
65 +



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Underwriting Guidelines

Guaranteed Issue

Eligible Employees	Participation Target (full comp)	Participation Minimum (reduced comp)	Maximum Issue
< 50	10 Apps	NA	\$15,000
50 – 99	20%	15%	\$20,000
100 – 499	20%	15%	\$25,000
500 – 999	15%	10%	\$25,000
1000 - 5000	15%	10%	\$25,000



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Underwriting Guidelines

Simplified Issue		
Eligible Employees	Minimum Participation	Maximum Issue
< 50	2 Apps	\$50,000
50 – 99	2 Apps	\$50,000
100 – 499	5 Apps	\$50,000
500 – 999	5 Apps	\$50,000
1000 - 5000	5 Apps	\$50,000

Contact Home Office for groups with more than 5,000 lives



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Sample Monthly Rates

Base Coverage with Cancer Benefit Rider

Recurrent Critical Illness Benefit Rider at 50%

\$100 Wellness Benefit Rider

Employee Only, Non-Tobacco		
Age	\$10,000	\$20,000
37 year old	\$12.70	\$19.40
46 year old	\$19.30	\$32.60
59 year old	\$31.20	\$56.40

This custom plan is incomplete without a state-specific proposal or brochure, which describes the benefits, exclusions, and limitations of policy form CPC10400 or state variation thereof.

Issue State: Arkansas
Ver 12.12.2011a - 3/2/2012

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Why sell CriticalAssistance Advance?

- Flexibility of plan designs and riders
- Guarantee issue availability
- Group chassis for easy multi-state enrollments
- Fully portable
- No waiting periods
- No maximum issue age for employee and spouse
- Competitive Rates
- Composite rates available

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Contact a Regional Vice President or
a Client Relationship Manager at
866-TRANSAMERICA

or

Visit our

Transamerica Employee Benefits website
www.transamericaemployeebenefits.com



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This is a brief summary of CriticalAssistance AdvanceSM Group Critical Illness Indemnity insurance. Some of the features highlighted are subject to certain limitations and exclusions. Please refer to your policy and/or sales literature for costs and further details, including specific limitations and exclusions. Availability of benefits varies by jurisdiction. Refer to the contract for complete information.

