

TRANSAMERICA'S HOSPITAL INDEMNITY INSURANCE

MAKING IT EASY FOR EMPLOYEES — AND YOU

Even with a great major medical plan, out-of-pocket costs from an unexpected hospital stay can add up.

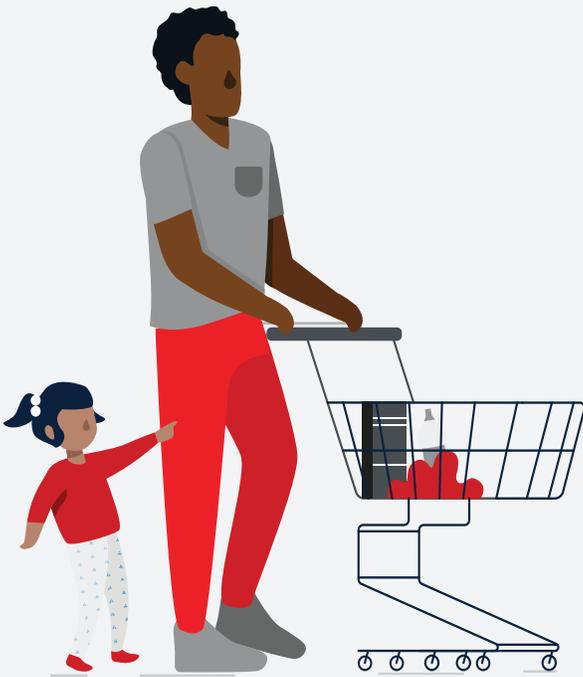
Ensure your employees know how hospital indemnity insurance adds another layer of financial protection using our easy-to-understand educational materials.

\$30k

Just three days in the hospital costs an average of \$30k.¹

AN EXAMPLE OF HOW IT WORKS — MEET JAMES

James has a busy life with a full-time job and two kids, so when abdominal pain was slowing him down, his family knew it was serious. He spent six days in the hospital with acute pancreatitis. After he was sent home, he received the bill for his portion of the expenses. Treatment, claim costs, and benefit amounts are for illustration purposes only. Actual treatment costs will vary. Benefits presented are based on a *Hospital Select® II* policy in Pennsylvania. **Benefit payments will vary depending on the plan design you create with your agent.**



Amount James is responsible for paying: **\$4,273²**

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HOSPITAL INDEMNITY POLICY PAID JAMES:

Daily in-hospital benefit (\$200/day for six days): **\$1,200**

+

Hospital confinement rider benefit (for one day): **\$2,000**

=

Total benefit James received: **\$3,200**

Because James had hospital indemnity insurance, his financial burden was reduced to: **\$1,097**



And with so many options to file a claim, including our easy online portal, James could worry less about his finances.

THE TRANSAMERICA ADVANTAGE

With nearly 90 years of experience in providing employee benefits, Transamerica is committed to helping people protect what matters most. We are championing the connection between Wealth + HealthSM so employees can live their best lives. And we're here to provide support for you every step of the way.

KEY FEATURES



Benefits paid directly to the insured or provider



No pre-existing condition limitations — including maternity*



No waiting periods³



Portable insurance — letting employees convert to an individual policy if they leave or retire

OFFERING THIS INSURANCE IS EASY FOR EMPLOYERS, TOO



Easy enrollment supports the enrollment process that works for you — hire an enrollment firm, use our proprietary systems, or take advantage of our universal file



Streamlined billing can reduce hassles and eliminate discrepancy reports



Platform flexibility allows us to work with most benefit administration platforms — and our list of existing platforms is growing



On-going support teams help with billing, reconciliation, and account management



Wealth + HealthSM Resources prioritize employees' overall quality of life and provide research-based insights on protecting their wealth while caring for their health

Questions?



Visit: transamerica.com



Call: 800-851-7555, option 4

* Dependent upon plan design and underwriting

¹ "Protection From High Medical Costs," Healthcare.gov, accessed Jan 2020

² "HDHP/HRA and HSA-Qualified HDHP Features for Covered Workers," Henry J. Kaiser Family Foundation, 2020

³ Based on plan design some policies have a 10-month pregnancy waiting period.

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.

This is a brief summary of *Hospital Select[®] II*, underwritten by Transamerica Life Insurance Company (TLIC), Cedar Rapids, Iowa. TLIC is not an authorized insurer in New York. 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.

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

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