

# TRANSAMERICA'S CRITICAL ILLNESS INSURANCE

## MAKING IT EASY FOR EMPLOYEES AND YOU

The costs of a critical illness or cancer can go far beyond the hospital bill. Employees can protect their savings with a benefit to help cover what major medical doesn't.

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

Every year, about

**800,000**

Americans have a heart attack.<sup>1</sup>

## AN EXAMPLE OF HOW IT WORKS – MEET EMMA

A busy mom working long hours, Emma suffered an unexpected heart attack that left her with thousands in out-of-pocket expenses. Thanks to her critical illness insurance, she was able to focus on recovering — without the stress of added debt.



Total hospital bill:*	\$32,065
	—
Amount medical plan pays: .....	\$27,636
	=
Amount Emma is responsible for and must pay out-of-her-pocket:**	\$4,297

**Emma's critical illness policy paid her: ..... \$20,000**

The Transamerica critical illness insurance policy Emma signed up for pays \$20,000. She received 100% of that amount, even though her out-of-pocket cost was only \$4,297.



And with so many options for filing a claim — including our convenient online portal — Emma could file fast while taking it easy.

# 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 + Health<sup>SM</sup> so employees can live their best lives. And we're here to provide support for you every step of the way.

## MAKING IT EASY FOR EMPLOYERS, TOO



**Easy enrollment** supports most types of enrollment processes — hire an enrollment firm, use our proprietary systems, or take advantage of our universal file



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



**Wealth + Health<sup>SM</sup> 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](https://transamerica.com)

**Contact:** (888) 763-7474



**Streamlined billing** can reduce hassles and eliminate discrepancy reports



**Ongoing support teams** help with billing, reconciliation, and account management

## KEY FEATURES



No major medical coverage required



No pre-existing condition limitations



No benefit reduction — in the first year or at any age



Portable coverage



Attained age pricing for programmable ease. Issue age is also available.



No buckets or maximum payouts. Receive payment on each benefit.



Easy payroll deductions



Wellness benefit rider available



Cancer rider available

<sup>1</sup>Heart Attack Facts, Statistics, and You," Healthline, March 23, 2020

\*Total healthcare cost is estimated with [healthcarebluebook.com](https://www.healthcarebluebook.com) for treatment in Pittsburgh, PA. Estimates includes Electrocardiogram (\$50) Blood Test (\$20) Chest X-ray (\$64) Transthoracic Echocardiogram With Doppler (\$625), Coronary Catheterization (\$9,426), Stress Test (\$152), Chest CT (\$624), Coronary angioplasty includes hospital stay for three days (\$21,102)

\*\*HDHP/HRA and HSA-Qualified HDHP Features for CoveredWorkers, Henry J. Kaiser Family Foundation, 2019

**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 *CriticalEvent*<sup>®</sup> critical illness insurance, **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Policy form series CPC10500 or TCC11000. 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.

Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at [tebcs.com](https://tebcs.com). 264306

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