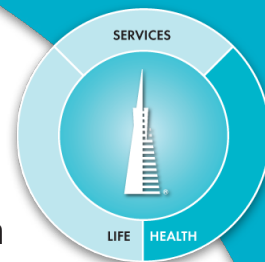


Group On and/or Off-the-Job Accident-Only Insurance

AccidentAdvance®

What happens when employees get hurt playing on the company softball team?



With medical deductibles on the rise, accident insurance can help offset costs associated with an off-the-job accident.

- **Group Premiums**
- **Portable Coverage¹**
- **Guaranteed Issue Availability**
- **Family Coverage offered**

Are we covered for that?

Accidents and injuries can happen at any place at any time. Employees are one of your company's most important assets. It is important to protect them and make sure they can bounce back from whatever life may throw at them. Transamerica Life Insurance Company's new AccidentAdvance offers 24-hour coverage for accidents that happen both on and off the job. It also offers features to promote healthier behavior in general, such as an auto accident benefit that pays more if the insured was wearing a seat belt and has air bags in the car. The annual wellness benefit covers an annual health screening test such as mammography, colonoscopy and chest x-rays. It is an advancement in accident coverage. It is AccidentAdvance.

Pays in addition to any other coverage and is Guaranteed Issue (except for the sickness disability rider).

Understanding AccidentAdvanceSM

AccidentAdvance is a group voluntary on-and-off-the-job accident only insurance policy. Individual and family coverage is available all with the convenience of payroll deduction.

AccidentAdvance's coverage includes:

- ◆ Accident Emergency Treatment: **up to \$ 300.00**
- ◆ Initial Accident Hospitalization: **up to \$3,600.00**

Optional Riders

- ◆ Accidental Death and Dismemberment Rider
- ◆ Accident Hospital and ICU Income Rider
- ◆ Expanded Benefits Rider
- ◆ Wellness Benefit Rider:² **up to \$150.00**
- ◆ Follow-Up Visit and Physical Therapy
- ◆ Accident Only Disability Income Rider
- ◆ Sickness Only Disability Income Rider
- ◆ Spouse Off-The-Job Accident Only Disability Income Rider

¹ Except in New Jersey.

² Not available in Connecticut or Massachusetts

**For rate information and a list limitations and exclusions in your state
ask your agent for a AccidentAdvance proposal.**

For More Information:



**INSURANCE MARKETPLACE
STANDARDS ASSOCIATION**

