

CriticalAssistance[®] Advance

Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.



FLEXIBLE SOLUTIONS FOR A BETTER TOMORROW.

Many employers are faced with rethinking their benefits game plan as federal health care reform changes begin to affect the workplace.

Why Should Employers Offer Critical Illness Benefits?

Even if you offer a great health care package and other supplemental health insurance, your valued employees and their loved ones often cannot avoid financial pitfalls when faced with a life-changing serious illness.

In fact, a recent critical illness risk assessment conducted by Seattle-based Milliman Inc. studies the likelihood of a person incurring a life-threatening illness up to age 65. According to the findings, serious illnesses occur at all ages and many families are not equipped to handle the consequences.

“Cancer, heart attacks and strokes happen at all ages and most people are not prepared for either the emotional or financial cost,” said AACII Executive Director Jesse Slome. “Nearly two-thirds of U.S. bankruptcies are the result of medical expenses and 78 percent of those filing for bankruptcy had health insurance when they were first diagnosed.”¹

CriticalAssistance Advance Highlights

- Guarantee Issue and group rates are available.
- Custom plan design allows insureds to choose benefit amounts based on their personal needs.
- Easy Web enrollment and spreadsheet enrollment technology.
- Convenient payroll deduction offered to employees.
- Competitively priced rates available in most states and U.S. territories.
- Fully portable benefits that the employee or retiree may take with them if they leave employment.
- Available only through employers.

Additional options you can choose to enhance coverage for your employees:

- A 25%, 50% or 75% payment of full benefit for a reoccurrence of the same critical illness category.
- A Wellness benefit rider that helps pay for health screening tests.
- An Emergency Treatment benefit rider for a covered accident.
- An Intensive Care and Initial Hospitalization for Accident Bodily benefit riders.
- A Quality of Life benefit rider and Occupational HIV rider.

¹ American Association for Critical Illness Insurance. “Study Reveals Risk of Having a Critical Illness Before Age 65.” January 6, 2010. Retrieved May 27, 2011 from <http://www.criticalillnessinsuranceinfo.org/>.
Use of statistic does not imply endorsement

Why CriticalAssistance® Advance?

If the insured, or a covered family member, is diagnosed for the first time with one of the covered critical illnesses, our benefit will pay a lump sum when the claim is approved. The family can then use the payment to cover those related expenses, medical or otherwise, including:

- hospital bills and other medical expenses.
- child care or house-sitting for the family pet.
- credit card payments and other household bills.
- pay for travel to an out-of-town hospital or treatment facility.
- or deductibles, co-pays and non-medical expenses such as missed work and house-keeping.

Issue Ages

Employee and Spouse: Age 18 and older (through age 64 in CA)

Eligible Children: From birth through age 25

Benefits and Rates

Employee coverage is available from \$5,000 to \$50,000 (in \$5,000 increments). Dependent coverage is available for 50% of the employee's Elected Benefit. Total Critical Illness and Recurrent Benefits are limited to a **lifetime maximum of 3 times the Elected Benefit**. A composite rate is available for **Employer-Paid Coverage** on all eligible employees.

Base Plan Schedule of Benefits

	Heart Attack	100%
	Stroke	100%
	Heart Transplant	100%
	Coronary Bypass Surgery	25%
	Angioplasty/Stent	5%
	Major Organ Transplants (excluding Heart)	100%
	End Stage Renal Failure	100%
	Paralysis Not Due to Stroke (all 4 limbs)	100%
	Burns	100%
	Coma	100%
	Loss of Sight, Speech and/or Hearing	100%
	Tuberculosis, Typhoid Fever, Cholera, Rocky Mountain Spotted Fever and other miscellaneous diseases	100%
	Alzheimer's Disease	30%
	Paralysis Not Due to Stroke (if fewer than 4 limbs)	50%

Optional Schedule of Benefits

 Optional Cancer Benefit Rider	Invasive Cancer	100%
	Bone Marrow Transplant	100%
	Carcinoma In Situ	25%
	Prostate Cancer with TNM Classification of T1	25%
	Skin Cancer	5%
 Optional HIV Benefit Rider	Occupational HIV Benefit Rider <i>Healthcare Industry Only</i>	100%

Summary of Benefits

Critical Illness Benefit (Not available in CA, CO, GA, MN, NY, WA & PR)

CriticalAssistance Advance pays a lump sum benefit equal to the Elected Benefit multiplied by the applicable percentage shown above upon the first occurrence of a covered critical illness within each category. First occurrence means a critical illness that is diagnosed for the very first time after the effective date and is the first critical illness diagnosed within the applicable category.

If the total benefit paid in a category is less than 100% of the Elected Benefit, the benefit pays upon the diagnosis of a different type of critical illness within the same category. The lump sum benefit is equal to the Elected Benefit multiplied by the applicable percentage shown above, not to exceed the remaining Elected Benefit for the category. Cumulative benefits paid within each category will not exceed 100% of the Elected Benefit.

Additional Benefit Riders

Cancer Benefit Rider (Rider Form Series CRCAN400)

This rider adds Invasive Cancer, Bone Marrow Transplant, Carcinoma In-Situ, Prostate Cancer with TNM Classification of T1 and Skin Cancer to the list of covered Critical Illnesses.

Recurrent Critical Illness Benefit Rider (Rider Form Series CRRCI400 Not Available in MA)

This benefit pays a lump sum benefit equal to 25%, 50% or 75% of the Critical Illness Lump Sum Benefit amount if a covered critical illness is not eligible for payment under the Critical Illness benefit. If an insured has a recurrent illness, they will only be eligible for the recurrence benefit if it has been at least 12 months since their prior diagnosis and they have been treatment free for at least 12 months. Maximum recurrence benefit payable is the purchased percentage of the benefit amount in each category.

Wellness Benefit Rider (Rider Form Series CRWEL400)

Pays \$50 to \$100 per calendar year for each covered person when a charge is incurred for one of the following cancer screening tests: biopsy, blood test for triglycerides, bone marrow testing, breast ultrasound, CA 125 (blood test for ovarian cancer), CA 15-3 (blood test for breast cancer), CEA (blood test for colon cancer), chest x-ray, colonoscopy, fasting blood glucose test, flexible sigmoidoscopy, hemocult stool specimen, mammogram, Pap test, PSA (prostate-specific antigen tests), serum cholesterol test to determine HDL/ LDL level, serum protein electrophoresis (blood test for myeloma), stress test on a bicycle or treadmill, or thermography. This benefit is limited to one payment per calendar year per covered person (not subject to the Lifetime Maximum Benefit).

Accident Emergency Treatment Benefit Rider (Rider Form Series CREMT400 Not Available in CT, KS, MA, MD, VT, NH & PA)

This benefit pays \$50 to \$1,000 for a covered person's treatment in a hospital emergency room for a covered accident. Treatment must be received within 96 hours of the covered accident. This benefit is limited to one payment per covered accident per covered person.

Initial Hospitalization for Accidental Bodily Injury Benefit Rider (Rider Form Series CRINJ400 Not Available in CT, KS, MA, MD, VT, NH & PA)

If included in your policy, the benefit pays \$500 to \$5,000 when a covered person is admitted to a hospital on an inpatient basis for more than 23 hours for a covered accident. Admittance must be within 30 days of the covered accident. This benefit is limited to one payment per covered accident per covered person.

Intensive Care Benefit Rider (Rider Form Series CRICU400 Not Available in NH, MD, VT)

Pays the following benefits (not subject to the Lifetime Maximum Benefit):

Daily Benefit - Pays \$100 to \$1,000 for each day of Intensive Care Unit (ICU) confinement. Pays 50% of the selected benefit for confinement in a Step-Down Unit. Benefits are limited to 45 days per hospital confinement. Hospital confinements separated by 30 days or less are considered a single confinement. Only one benefit per day is paid.

Ambulance Benefit - Pays the actual charges, not to exceed twice the Daily Benefit, for transportation by a licensed ambulance service to a hospital for admission to an ICU or Step-Down Unit for a covered confinement. Actual charges means the amount paid by or on behalf of the insured and accepted by the provider as payment for the services provided. Ambulance transportation in excess of 100 miles from the point of origin must be to the nearest hospital which contains an ICU and provides necessary medical care.

Occupational HIV Benefit Rider (Rider Form Series CRHIV200) (Available to Healthcare Industry) (Not available in OR)

This rider adds Occupational HIV to the list of cover illnesses. This rider pays 100% of the benefit amount if HIV is contracted during the course of employment.

Quality of Life Benefit Rider (Rider Form Series CRLIF200 Not Available in CT, HI, KS, MA, NC, NH, OR, PA, SD, TN & UT)

Pays 5% of the Elected Benefit on a monthly basis for confinement in a nursing or assisted living facility, provided that all of the following conditions are met. Confinement must begin while this rider is in force. Confinement must be included in the covered person's plan of care. The covered person must be at least 70 years old and be chronically ill. The rider must have been in force for at least 5 years. The 90 day elimination period must have been satisfied.

Total benefits paid under this rider are limited to 100% of the Elected Benefit when combined with all other benefit payments under the policy and all other riders. The Elected Benefit will be reduced by each amount paid under this rider. For each policy month or partial policy month the covered person receives benefits under this rider, the premium will be waived for their policy.

Limitations and Exclusions

We do not cover losses caused by, or as a result of, the following:

- Conditions other than those due to a covered Critical Illness.
- The covered person participating or attempting to participate in an illegal activity.
- The covered person intentionally causing self-inflicted injury.
- The covered person committing or attempting to commit suicide, whether sane or insane.
- The covered person's involvement in any period of armed conflict.
- Surgeries performed outside the U.S. or its Territories.

Under no condition will we pay any benefits for losses or medical expenses incurred prior to the effective date.

We may reduce or deny a claim or void coverage for loss incurred by a covered person during the first 2 years from the effective date of such coverage for any misstatements in the application which would have materially affected our acceptance of the risk or at any time for fraudulent misstatements in the application.

Cancer Benefit Rider

Pays only for loss as a direct result of cancer or bone marrow transplant. We will not pay for any disease or incapacity that has been caused, complicated, worsened, or affected by, or as a result of cancer or its treatment.

Occupational HIV Benefit Rider

The cause of the HIV must be from a needle stick/sharp injury or by a mucous membrane exposure to blood or bloodstained bodily fluid that occurs during the 12 months preceding the diagnosis and while coverage is in force. The accident must have occurred while the covered person was following their normal occupational duties and reported in accordance with the established occupational procedures for such accidents. The covered person must have undergone a blood test within 5 days of the accident which indicated the absence of HIV or antibodies to such a virus and the accident followed up including a further blood test within 12 months indicating the presence of HIV or antibodies to such a virus. **No benefits are payable for HIV not contracted during the course of employment as a result from occupational duties.**

Recurrent Critical Illness Benefit Rider

A recurrence of the same type of critical illness is not considered a Recurrent Critical Illness unless the diagnosis for the prior occurrence was at least 12 months from the most recent diagnosis and the person has been Treatment Free for at least 12 months. Treatment Free means the person is no longer receiving care from a physician, nor regular office visits, or being prescribed medication for a critical illness, other than routine checkups or maintenance medication for that critical illness.

Intensive Care Benefit Rider

We will not pay benefits for loss resulting from any of the following.

- Diseases or conditions that are specifically excluded in the contract or this rider.
- Attempted suicide, while sane or insane, or an intentionally self-inflicted injury.
- Any act of war, either declared or undeclared.
- Alcoholism or drug addiction.
- Mental or nervous disorders.
- An overdose of drugs, narcotics or hallucinogens, unless administered on the advice of a physician.
- Intoxication or being under the influence of any intoxicant or narcotic, unless administered on the advice of a physician.
- Injury received while engaging in an illegal occupation or activity.

Intensive Care Unit or Step-Down Unit does not include private or semi-private rooms, private monitored/telemetry rooms, observation units, surgical recovery units, or other lesser treatment units.

Accident Emergency Treatment Benefit Rider and Initial Hospitalization for Accidental Bodily Injury Benefit Rider

We will not pay benefits for an accident caused by or occurring as a result of one of the following:

- Voluntarily taking, administering, absorbing, or inhaling poison, gas, or fumes.
- Participating in any sport or sporting activity for wage, compensation, profit, or racing any type vehicle in an organized event;
- War, or any act of war, whether declared or undeclared;
- Participating in any activity or event, including the operation of a vehicle, while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurred;
- Participating in a riot, civil commotion, civil disobedience, or unlawful assembly;
- Committing, attempting to commit, or taking part in a felony or assault, or engaging in an illegal occupation;
- Intentionally self-inflicting a bodily injury or attempting suicide, while sane or insane;
- Any loss incurred while on active duty status in the armed forces. If you notify us of such active duty, we will refund any premiums paid for any period for which no coverage is provided as a result of this exception.

Quality of Life Benefit Rider

We will not pay any rider benefits after 100% of the Elected Benefit has been paid out for Critical Illness Benefits and/or Recurrent Benefits. No benefits will be paid for confinement received outside of the United States and its territories.

Chronically ill means a person, certified by a Physician as (1) being unable to perform at least two activities of daily living (bathing, dressing, eating, toileting, transferring, or continence) for at least 90 days, or (2) having a severe cognitive impairment (deficiency in memory, orientation, reasoning or judgment) that requires continuous supervision for protection from threats to his or her health and safety. Chronically ill certification must occur at least once every 12 months.

Nursing or assisted living facility does not include a hospital or other facility that is operated mainly for the treatment and care of mental, nervous, psychotic or psychoneurotic deficiencies or disorders, tuberculosis, alcoholism, drug addiction, rehabilitation or occupational therapy.

Termination of Coverage

Employee coverage will terminate on the earliest of:

- The date of the employee's death;
- The date on which the employee ceases to be eligible for coverage;
- The last date for which premium payment has been made to us;
- The last date on which employment terminates;
- The date the group master policy terminates; or
- The date the employee sends us a written notice to cancel coverage.

Dependent coverage will terminate on the earliest of:

- The date the employee's coverage terminates;
- The last date for which premium payment has been made to us;
- The date the dependent no longer meets the definition of dependent;
- The date the group master policy is modified so as to exclude dependent coverage; or
- The date the employee sends us a written notice to cancel dependent coverage.

We will have the right to terminate the coverage of any covered person who submits a fraudulent claim under the policy.

Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, coverage can be continued by paying the premiums directly to us within 31 days after termination. We will bill the employee directly once we receive notification to continue coverage.

Waiting Period

There is no waiting period.

For more information contact

Transamerica Employee Benefits

1400 Centerview Drive
Little Rock, Ark. 72211

(800) 400-3042

www.transamericaemployeebenefits.com

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