



CRITICAL ILLNESS INSURANCE

Underwritten by Transamerica Life Insurance Company

Critical illness insurance from Transamerica goes beyond major medical insurance by paying a lump-sum benefit for a specific illness, such as heart attack or stroke that can be used however you see fit.

Approximately 805K¹ heart attacks and 759K² strokes occur every year in the United States.

MEET JACK

Jack, a 28-year-old carpenter, unexpectedly suffered a heart attack due to an untreated congenital defect. His treatments, hospital stay, and other related expenses added up fast. Fortunately, Jack had enrolled in critical illness insurance from Transamerica through his employer. The cash benefit helped with out-of-pocket costs and other unexpected expenses that came up, helping him get through the hard time a little more smoothly.

AN EXAMPLE OF HOW CRITICAL ILLNESS INSURANCE WORKS

Benefit payments may vary depending on the plan design selected by your employer and the benefit amount chosen at enrollment.



**TREATMENT COSTS AND
UNEXPECTED EXPENSES**

**JACK'S CRITICAL ILLNESS POLICY
PAID HIM:**

\$20,000

Jack signed up for critical illness insurance offered by his employer and chose a \$20,000 benefit amount. The employer's policy pays 100% for heart attacks so Jack will receive his full \$20,000 benefit regardless of what he paid in out-of-pocket costs expenses.

How would a serious illness impact you financially?

Focus more on recovery and less on the costs with critical illness insurance.

YOUR BENEFITS AT A GLANCE

Maximum Benefit Amounts	Employee: \$30,000	Spouse: \$15,000	Child: \$15,000
Guaranteed Issue Amount:	Employee: \$30,000	Spouse: \$15,000	Child: \$15,000
Can I continue my insurance after employment?	Yes, with our conversion option		
Additional Benefits:	Cancer Benefit Rider Recurrent Critical Illness Benefit Rider Wellness Indemnity Benefit Rider		

KEY FEATURES



No pre-existing condition limitations



Allows you to keep your policy should you retire or change jobs



Benefits paid directly to the insured or provider if designated



Options to insure your family members

BENEFITS CAN INCLUDE

- Heart Attack
- Stroke
- Major Organ Failure
- End-Stage Renal Failure
- Other Specified Organ Failure (loss of sight, speech or hearing)
- Miscellaneous Diseases
- Alzheimer's Disease
- Coronary Artery Disease Requiring Bypass Grafts
- Coronary Artery Disease Requiring Angioplasty/Stent

See product brochure for a full list of included benefits.

Questions?



Visit: transamerica.com



Contact: (855) 244-8318

¹ "Heart Disease Facts," Centers for Disease Control, May 2023 ² "Stroke Facts," Centers for Disease Control, May 2023.

² "Stroke Facts," Centers for Disease Control, May 2023.

LIMITATIONS AND EXCLUSIONS — We do not pay benefits for losses caused by, or as a result of, the following: As a result of the insured voluntarily participating or attempting to participate in an illegal occupation; as a result of the insured intentionally causing a self-inflicted injury as a result of the insured committing or attempting to commit suicide, whether sane or insane as a result of an insured's participation in a war or any act of war, declared or undeclared, riot, civil commotion, civil disobedience, or unlawful assembly. This does not include a loss which occurs while acting in a lawful manner within the scope of authority; for any loss that occurred while on active duty status in the armed forces of any country. If you notify us of such active duty, we will refund any premiums paid for any period for which no benefits are provided as a result of this exclusion; as a result of an insured's commission of a felony; as a result of an insured's participation in a contest of speed in power driven vehicles, parachuting, or hang gliding; as a result of an insured's traveling in or descending from any vehicle or device for aerial navigation, unless as a fare paying passenger on a scheduled or a charter flight operated by a scheduled airline; as a result of an insured's being intoxicated as defined by the laws of the jurisdiction in which the loss occurred or under the influence of a controlled substance unless administered by a physician or taken according to a physician's instructions. Under no condition will we pay any benefits for losses incurred prior to the effective date.

This is a brief summary of *CriticalEvents*®, 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 CPCIO500 and CCCIO500. Forms and form numbers may vary. This 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.

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