



College of The Albemarle

YOUR TRANSAMERICA  
**ENROLLMENT MATERIALS**



**HospitalSelect III with Healthiest You**  
Hospital Indemnity Insurance

**TransElite**  
Universal Life Insurance

[transamericabenefits.com](http://transamericabenefits.com)

Products underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA  
or Transamerica Financial Life Insurance Company, Harrison, NY.

114345 01/19



College of The Albemarle

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I am pleased to announce an enrollment opportunity for Transamerica supplemental insurance options. Starting on November 4, 2019, College of The Albemarle employees may enroll in the Hospital Indemnity Insurance with Telemedicine and Universal Life policies underwritten by Transamerica and offered through Pierce Insurance Agency. These new supplemental insurance policies were selected based on rates, competitive features and guarantee issue.

Each College of The Albemarle employee is encouraged to meet with a Pierce Insurance Agency Representative to fully understand the “limited time” guarantee issue. For new hires, it is especially important to understand benefits of the Hospital Indemnity Insurance, which is designed to fill in gaps in the State Health Plan’s medical coverage. New hires have 30 days from date of hire to enroll with guarantee issue. A Pierce Insurance agency representative will gladly discuss options with you in person or by telephone.

There are unique features of the Hospital Indemnity Insurance, such as Telemedicine with no co-pay. Telemedicine provides a telephonic physician visit at no cost. A participant can be diagnosed by a licensed physician for common ailments by phone and get prescriptions sent directly to a local pharmacy. With Telemedicine there’s no sitting in the waiting room all day when you are not feeling well.

In addition, Transamerica now offers Universal Life on a guarantee issue basis which includes a unique Living Benefit rider and very competitive pricing for employee, spouse, children and grandchildren.

The College of The Albemarle appreciates the opportunity to provide the best supplemental insurance options to their employees. For more information, contact the Pierce Insurance Agency at (800) 421-3142 Ext 219 or visit <https://pierceins.com/college-albemarle/>.

# College of The Albemarle ENROLLMENT MATERIALS



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**Enroll, Ask Questions & Request A Quote**  
Call 800-421-3142 or  
go to <https://pierceins.com/college-albemarle/>

Pierce Insurance Agency is an independent agency representing Transamerica





# EXTRA PROTECTION FOR THE UNEXPECTED

## HOSPITAL SELECT® III HOSPITAL INDEMNITY INSURANCE

***Hospital Select III, underwritten by Transamerica Life Insurance Company, is extra protection in case of hospitalization to help with copays, coinsurance, even ordinary household expenses.***

Meg didn't think much of the cut on her foot, except that it prevented her from wearing some of the shoes she likes. When a friend noticed it and said it didn't look good, she urged Meg to go have it checked out. The cut turned out to be a staph infection that landed her in the hospital. Fortunately, she responded well to antibiotics and was soon back home.

Thankfully, Meg's finances didn't stumble from the unexpected oversight. It might have been a different story if she didn't have her employer's hospital indemnity insurance that helped cover the out-of-pocket expenses her medical insurance didn't.

### DIRECT PAYMENTS FOR HEALTHCARE COSTS

Hospital indemnity insurance pays an amount for each day the insured is hospitalized, up to specific maximum limits. Because the benefits are paid to the insured directly, Meg used them to help pay out-of-pocket expenses, such as her \$1,500 deductible and copays. She also could use them to pay expenses such as her car payment, rent, or childcare.

### HOSPITAL SELECT III FEATURES

- Benefits for full-time, part-time, hourly, seasonal, and temporary workers (as well as eligible family members)
- No coinsurance, copays, waiting periods, or deductibles
- Benefits paid in addition to other insurance the insured may have
- Portability that allows employees to keep insurance after they retire or leave the job
- 24-hour insurance

### EASY QUALIFICATION WITH BROAD ELIGIBILITY

This policy is available for individuals, single-parent families, individuals with spouses or other adult dependents, and families. There is no maximum issue age for employees and their adult dependents, including common-law marriage partners, domestic partners, or civil union partners. Children under the age of 26 can be insured.

**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 III*, underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series TMHI1000-0118 and TCHI1000-0118. 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](http://tebcs.com).

### PRODUCT HIGHLIGHTS

- No lifetime maximum.
- No waiting period.
- Benefits paid directly to the insured.
- Payroll-deducted premiums.
- Family options available.



**Visit:**

[transamericabenefits.com](http://transamericabenefits.com)



**Customer Service:**

888-763-7474



TRANSAMERICA®

## Product Details

The following benefits are included in your plan option(s). Unless otherwise noted, all benefits and maximums are per insured person.

Daily In-Hospital Indemnity Benefit	Plan Option 1	Plan Option 2
Pays each day an insured person is confined to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as the result of a covered accident or sickness.	\$50.00	\$100.00
Maximum	5000.00 per calendar year	5000.00 per calendar year
Included Riders:		
Ambulance Indemnity Benefit Rider (Rider Form Series CRAMB400)		
Pays each day an insured person receives ambulance transportation as the result of a covered accident or sickness. Transportation must be provided by a licensed ambulance company within 96 hours of a covered accident or onset of sickness. Air ambulance pays 3 times the amount shown.	\$100.00	\$100.00
Maximum	3 days per calendar year/6 days per lifetime	
Hospital Confinement Indemnity Benefit Rider (Rider Form Series TRHI1000-0118)		
Pays each day an insured person is confined to a hospital (but not an emergency room, outpatient stay or stay in an Observation unit) as the result of an accidental injury or sickness lasting a minimum of 24 continuous hours from time of admission.	\$1000.00	\$1500.00
Maximum	1 day per confinement/1 day(s) per calendar year	1 day per confinement/1 day(s) per calendar year
Outpatient Surgical Indemnity Benefit Rider (Rider Form Series CROPS400)		
Pays each day an insured person undergoes outpatient surgery as the result of a covered accident or sickness	\$250.00	\$1000.00
If anesthesia is administered, pays an additional:	\$50.00	\$200.00
Calendar Year Maximum	1 day	
Inpatient Mental and Nervous Disorder Indemnity Benefit Rider (Rider Form Series CRMN0400)		
Pays each day an insured person is confined, on an inpatient basis, to a hospital or mental health facility as the result of a mental or nervous disorder for a minimum of 24 continuous hours. Mental or nervous disorder includes neurosis, psychoneurosis, psychopathy, psychosis, or other mental or emotional disease or disorder of any kind.	None	\$100.00
Maximum	31 days per calendar year/60 days per lifetime	
Inpatient Drug and Alcohol Addiction Indemnity Benefit Rider (Rider Form Series CRDA0400)		
Pays each day an insured person is confined, on an inpatient basis, to a hospital or residential treatment facility as the result of drug or alcohol addiction for a minimum of 24 continuous hours.	None	\$100.00
Maximum		
Non-Insurance Benefits:		
TeleMedicine Option offered by:	HealthiestYou	HealthiestYou

## Product Details

### Plan Option 1

Hospital Select® III Monthly Premium				HSIII NonHSA 2019.05.ND.0.00
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Age	Employee	Employee and Spouse	Employee and Child(ren)	Family
All Ages	\$15.35	\$32.82	\$23.78	\$38.13

#### Monthly Total Deduction\*

Age	Employee	Employee and Spouse	Employee and Child(ren)	Family
All Ages	\$20.10	\$37.57	\$28.53	\$42.88

\*The illustrated rates DO contain a pre-existing condition limitation.

The above rates are quoted for this group with 150 eligible lives.  
Should this plan design sell and the submitted group size is different, rates may be different.

\*The total payroll deduction includes an amount of \$4.75 per month for HealthiestYou for each employee that selects insurance.

### Plan Option 2

Hospital Select® III Monthly Premium				HSIII NonHSA 2019.05.ND.0.00
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Age	Employee	Employee and Spouse	Employee and Child(ren)	Family
All Ages	31.75	69.67	52.12	82.87

#### Monthly Total Deduction\*

Age	Employee	Employee and Spouse	Employee and Child(ren)	Family
All Ages	36.50	74.42	56.87	87.62

\*The illustrated rates DO contain a pre-existing condition limitation.

The above rates are quoted for this group with 150 eligible lives.  
Should this plan design sell and the submitted group size is different, rates may be different.

\*The total payroll deduction includes an amount of \$4.75 per month for HealthiestYou for each employee that selects insurance.

**When groups are eligible to offer 2 plan designs** to employees in a group, premium for the "high" (more expensive) plan cannot be more than 50% greater than the premium for the "low" (less expensive) plan. **When groups are eligible to offer 3 plan designs**, the premium for the middle plan cannot be more than 50% greater than the low plan, and the premium for the high plan cannot be more than 50% greater than the middle plan.

## Summary of Benefits

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The following may be sold in conjunction with Hospital Select® III.

### Non-Insurance Benefits

#### Healthiestyou

The most innovative and comprehensive telehealth and wellness solution on the market, serving as an accessible complement to your company's benefit plan. With access to a 24/7 physician network as well as a one-of-its-kind online wellness program, our services help a member save money, reduce claims and increase productivity.

Members have access to an unlimited number of Informational Consultations (for general medical information and advice) via telephone or secure email with a network Medical Doctor for no additional cost per consultation (allow up to 5 minutes to be connected with a doctor by phone and up to 24 hours (but usually less than 8 hours for email replies).

Members have access to an unlimited number of Diagnostic consultations (for evaluation, diagnosis, treatment and prescriptions if appropriate) via telephone or video conferencing where available with a network doctor for no additional cost per consultation. Allow up to 3 hours, but usually in less than one hour, to be connected with the doctor.

Informational Consultations are available with Medical Doctors (M.D.s) in all states; Diagnostic Consultations are available with Medical Doctors (M.D.s) in all states except SC and OK. In OK, they are provided by Doctors of Osteopathy (D.O.s). Diagnostic Consultations are available with medical doctors in TX by telephone only, and in GA and OH by video conferencing only. All consultation services are subject to the discretion of the consulting physician when applying clinical judgment and/or any limitations required by law.

Members have access to private portal electronic medical records storage and retrieval; and Member access to an unlimited number of Consultations via telephone with a network Nutrition or Health Coach for no additional cost per consultation (by appointment from 7:00 am EST to 9:00 pm PST, 7 days a week.)

#### Physician Network

Healthiestyou members only talk to actual doctors who are U.S. Board-Certified internists, state-licensed family practitioners, and pediatricians licensed to practice medicine in the U.S. and living in the U.S. When a member requests a consult, Healthiestyou will connect them with a doctor licensed in their state. Healthiestyou is designed to support a relationship with their existing doctor. It is not a means of establishing an exclusive relationship with one of our doctors. Please know that all Healthiestyou doctors are highly qualified and go through rigorous training and credentialing. Healthiestyou has one of the largest physician networks of any telehealth provider with board-certified, state-licensed doctors.

#### Common Treated Conditions

Common conditions include sinus problems, respiratory infection, allergies, urinary tract infection, cold and flu symptoms and many other non-emergency illnesses. Healthiestyou is designed to handle non-emergent medical problems. A member should NOT use it if they are experiencing a medical emergency.

#### Prescriptions

Healthiestyou does not guarantee prescriptions. It is up to the doctor to recommend the best treatment. Healthiestyou doctors do not issue prescriptions for substances controlled by the DEA, non-therapeutic, and/or certain other drugs which may be harmful because of their potential for abuse. These include, but are not limited to, antidepressant drugs such as Cymbalta, Prozac and Zoloft which are drugs that are harmful due to their potential for abuse. Also, non-therapeutic drugs such as Viagra and Cialis are not prescribed by Healthiestyou doctors. Healthiestyou does not dispense prescription drugs. Our nurses call the prescription into the local pharmacy of their choice.

#### Pre-existing Conditions

Healthiestyou does not turn patients away because of pre-existing conditions.

#### Privacy

Health records are kept private and we employ robust encryption methods to protect their personal information. A member determines who can see the information in their record.

Healthiestyou is not health insurance and we encourage all members to maintain adequate insurance from a responsible provider.



## Limitations and Exclusions

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### Hospital Select® III

Confinement for the same or related condition within 30 days of discharge will be treated as a continuation of the prior confinement. Successive confinements separated by more than 30 days will be treated as a new and separate confinement.

No benefits under this contract will be payable as the result of the following:

- suicide or attempted suicide.
- intentionally self-inflicted injury.
- rest care or rehabilitative care and treatment.
- immunization shots and routine examinations such as: physical examinations, mammograms, pap smears, immunizations, flexible sigmoidoscopy, prostate-specific antigen tests and blood screenings (unless Wellness Indemnity Benefit Rider is included).
- any pregnancy of a dependent child, except for complications of pregnancy, including confinement rendered to her child after birth.
- routine newborn care (unless Wellness Indemnity Benefit Rider is included).
- hospital confinement of a newborn child following the child's birth, unless the newborn child is being treated for accidental injury or sickness.
- an insured person's abortion, except for medically necessary abortions performed to save the mother's life.
- treatment of mental or emotional disorder (unless Inpatient Mental and Nervous Disorder Indemnity Benefit Rider is included).
- treatment of alcoholism or drug addiction (unless Inpatient Drug and Alcohol Addiction Indemnity Benefit Rider is included).
- active participation in a riot or insurrection.
- any accident caused by the participation in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions) or while intoxicated (intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred).
- dental care or treatment, except for such care or treatment due to accidental injury to sound natural teeth within 12 months of the accident and except for dental care or treatment necessary due to congenital disease or anomaly.
- sex change, reversal of tubal ligation or reversal of vasectomy.
- artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications or physician's services, unless required by law.
- committing, attempting to commit, or taking part in a felony or assault, or engaging in an illegal occupation.
- traveling in or descending from any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip.
- any loss incurred 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 insurance is provided as a result of this exception.)
- involvement in any war or act of war, whether declared or undeclared. An undeclared war is a military conflict between two or more nations without either side issuing a formal declaration of war. Undeclared war does not include acts of terrorism.

### Pre-Existing Condition Limitations

The policy and selected riders will not pay benefits during the first 12 months the insurance is in force when the accident or illness is due to a pre-existing condition. After that time, loss due to that pre-existing condition will be payable unless it is excluded from insurance.

A pre-existing condition is a sickness or physical condition for which medical advice, diagnosis, care or treatment was recommended by or received from a physician within 12 months before the date the person's insurance became effective.



## Limitations and Exclusions

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### Portability Option

If the employee loses eligibility for this insurance for any reason other than fraud or nonpayment of premiums, they will have the option to continue this certificate (including any riders, if applicable) by paying the premiums directly to us within 31 days after this insurance terminates. We will bill the employee for these premiums after the employee notifies us to continue this insurance. The premiums the employee pays directly to us may exceed the premiums that were paid through the Policyholder due to increased administrative costs for direct billing. If the employee stops paying the premiums under this option, this insurance will cease, subject to the terms of the Grace Period. The Portability Option is only available for the insured employee and their insured dependents. It is not available for the insured dependents without the insured employee.

### Termination of Insurance

Subject to the Portability Option, the insurance terminates on the earliest of:

- the insured's death.
- the premium due date when we fail to receive a premium, subject to the grace period.
- the date the employee requests the insurance to be cancelled, or the date the request is received, whichever is later.
- the date the policy terminates.
- the date the insured ceases to be eligible for insurance.

Dependent insurance ends on the earliest of:

- the date the insured employee's insurance terminates.
- the date the dependent no longer meets the definition of a dependent.
- the date of the Dependent's death.
- the premium due date when we fail to receive a premium, subject to the grace period.
- the date the employee requests the Dependent's insurance to be cancelled, or the date the request is received, whichever is later.
- the date the policy is modified so as to exclude dependent insurance.

The insurance company has the right to terminate the insurance of any insured who submits a fraudulent claim.

Termination will not impact any claim which begins before the date of termination.

### Hospital Confinement Indemnity Benefit Rider:

We will not pay benefits under this rider for an emergency room stay, an outpatient stay or a stay in an observation unit or recovery room. We also will not pay a hospital confinement benefit for a newborn child's stay in the hospital unless the newborn child is confined to the hospital and is being treated for an accidental injury or sickness.

### Termination of the group master policy

This Policy will end on the earliest of the following events:

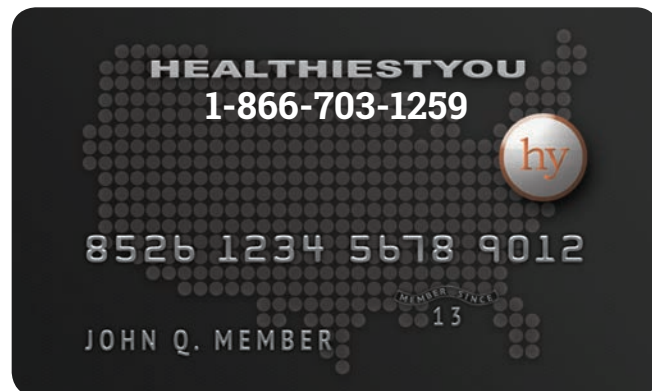
1. If the Policyholder submits an advance written request to us to terminate this Policy, this Policy will terminate on the date specified in that request.
2. If we give a 60-day advance written notice to the Policyholder that we intend to terminate this Policy, this Policy will terminate on the date specified in that notice.
3. If any premium payable by the Policyholder is not paid within its Grace Period, this Policy will terminate on the day after the end of the Grace Period.
4. If the Policyholder fails to comply with any terms of this Policy or the Policyholder Application; fails to fulfill any obligations or duties under or pertaining to this insurance; or fails to comply with or cooperate with us in satisfying the requirements of any applicable law or regulation pertaining to this insurance; this Policy will terminate on the 32nd day after we have given the Policyholder written notice of our intent to terminate.

### Other insurance with us

An employee can only have one hospital indemnity policy or certificate with us. If a person already has hospital indemnity insurance with us, such person is not eligible to apply for this insurance.

# Consult With A Doctor = \$0

Healthiestyou is the most innovative and comprehensive telehealth and wellness solution on the market, serving as an accessible complement to your company benefit plan. With access to a 24/7 physician network as well as a one-of-its-kind online wellness program, our services help you save money, reduce claims and increase productivity.



## Physician Access

Three easy steps to speak with a physician anytime and anywhere. Healthiestyou offers 24/7/365 licensed physician access via phone, email or video in all 50 states.



Visit **healthiestyou.com** and log in to your account or call our toll free number.

**1-866-703-1259**



A healthiestyou care coordinator will initiate your request.



You will be connected with a physician licensed in your state that can consult, diagnose and prescribe.

# “

Those treated through a telehealth platform did not have higher rates of misdiagnosis or treatment failure.”

– Journal of the American Medical Association

## It's all about satisfaction...

**97%** members who will use this service again

**93%** patients with issues resolved by healthiestyou

**95%** patients who would recommend healthiestyou

## Top 9 healthiestyou Physician Consults Include:

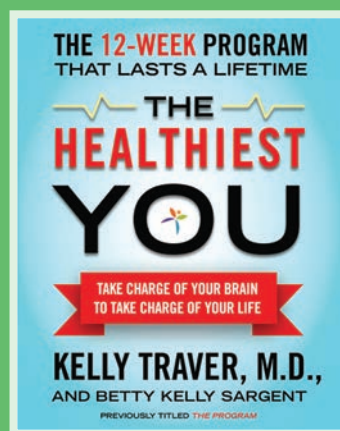
- Allergies
- Bronchitis
- Earache
- Sore Throat
- Sinusitis
- Pink Eye
- Strep Throat
- Upper Respiratory Infection
- Urinary Tract Infection

Healthiestyou is not health insurance and we encourage all members to maintain adequate insurance from a responsible provider. Healthiestyou is designed to complement, and not replace, the care you receive from your primary care physician. Healthiestyou physicians are an independent network of doctors who advise, diagnose, and prescribe at their own discretion. Healthiestyou physicians provide cross coverage and operate subject to state regulations. Physicians in the independent network do not prescribe DEA controlled substances, non-therapeutic drugs and certain other drugs which may be harmful because of their potential for abuse. Healthiestyou does not guarantee that a prescription will be written. Consultations only in Idaho.

## One-Of-Its-Kind Wellness Program

A unique product developed and inspired by a Stanford-trained physician, Kelly Traver, MD. Healthiestyou brings you the only smarter-with-use online health program available. This clinically validated program offers:

- Online coaching
- Personalized action plans
- Multiple modalities for interaction (social, gaming, mobile, biosensors)
- Cost effective wellness solutions



## Personalized Wellness Program

Three easy steps to get started

1

Visit [healthiestyou.com](http://healthiestyou.com) to log in to your account, or simply download the healthiestyou iPhone app.

2

Launch your personalized wellness program by completing your health assessment.

3

Begin your path to feeling better!

### Success Stats:

**95%** members who showed improved nutrition

**74%** relieved stress levels

**81%** reported improved mood

## Pay Less for Your Medication

Save money today on your medications!

Drug Name  
e.g. Lipitor

Location (City, ZIP or Address)  
90210

**FIND THE LOWEST PRICE**

Go to [healthiestyourx.com](http://healthiestyourx.com) enter your medication and choose your location.

Prices for 30 capsules of amoxicillin 500mg (generic)

	<b>HealthWarehouse</b> Mail Order	\$3.50 online	<a href="#">Buy Online</a>
	<b>Target</b>	\$4.00	No coupon necessary
	<b>Ralphs</b>	\$4.00	No coupon necessary
	<b>Walgreens</b> 2 locations	\$5.00 + annual fee Save 67% vs. cash price	Membership required

Compare drug prices at local and mail-order pharmacies and discover free coupons and savings tips. Find huge savings on drugs not covered by your insurance plan – you may even find savings versus your typical co-payment!

# BENEFITS FOR YOUR UNIQUE NEEDS

**TRANSELITE®  
UNIVERSAL LIFE INSURANCE**

**TransElite is universal life insurance, underwritten by Transamerica Life Insurance Company that can help provide financial protection at a competitive cost.**

## HELP PROTECT THE PEOPLE WHO DEPEND ON YOU

Andrea chose universal life insurance because she didn't want to worry what would happen to her 5-year-old, Samuel, in the event of her death. It helped her feel better about his well-being to know her life insurance death benefit would help him if the worst happened. Universal life insurance can help safeguard your family members' futures, with benefits that can assist with your final expenses and their dependent care, living expenses, or college tuition.

## HELP GIVE YOURSELF PEACE OF MIND

Andrea is doing her best to save for retirement. Her universal life insurance policy builds cash value<sup>1</sup> so she can borrow against it in the future and protect her savings if an unexpected expense arises. In her later years, her built-up cash value will continue to pay her cost of insurance, maintaining her policy even after she retires. Life insurance should fit you, and we don't limit you with a one-size-fits-all approach. Whether you're more interested in ensuring your ability to keep a death benefit from now until you're 100, just want to add to your term life policy, or want to build cash value for your heirs, our universal life insurance policy works for just the right segment of the population: you.

## HOW IT WORKS

- No physicals or blood work
- Accumulates cash value
- Guaranteed 3% interest rate
- Loan and withdrawal options
- Convenient payroll deduction



**Visit:**  
[transamerica.com](https://transamerica.com)



**Customer Service:**  
888-763-7474

<sup>1</sup> Upon written request, employees may borrow up to the available loan value of their certificate. The interest rate on cash value securing loans is 8.0% (7.4% in advance) with a minimum loan amount of \$250. The loan value of the certificate is the cash value less the amounts of any existing loans, loan interest payable in advance to the next certificate anniversary, and three monthly deductions.

This is a brief summary of TransElite® Universal Life Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series CPGUL300 and CCGUL300. 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](https://tebcs.com).



TRANSAMERICA®



ENJOY OUR HASSLE-FREE APPLICATION AND CLAIMS PROCESS

Apply by answering a few simple questions. No physicals or blood work required.<sup>2</sup> Our easy-to-navigate website allows you to update your information, keep track of your policies, apply for loans, submit claims, and more from your PC or mobile device.

USE YOUR BENEFITS WHEN YOU NEED THEM MOST

Fifteen years after Andrea signs up for universal life insurance, her son Samuel’s car (older than her policy) breaks down in his junior year of college. She borrows against her policy’s cash value to get him a reliable car, and they pay it back together by the time he graduates.

Life is unpredictable. Universal life insurance offers help that goes beyond traditional life insurance to meet challenging situations. If you need to borrow against the cash value, you can pay it back when times get better.

If you’re diagnosed with a terminal illness, you can use a portion of the policy’s death benefit to make a difficult time easier.<sup>3</sup> If you’re laid off, monthly deductions are waived for up to six months so you maintain your policy.<sup>4</sup>

TAKE OUR PORTABLE, FLEXIBLE POLICY WITH YOU

When Andrea is offered a job with more travel and better salary at another company, she switches from payroll deduction to self-pay to keep her Transamerica policy. When Samuel gets a great job after college, she adjusts her premiums because she only needs to cover her own final expenses now that he can take care of himself. She lets him transfer the Child Term Rider that had provided his life insurance while in college to his own universal life policy in his own name.<sup>5</sup>

We let you keep your insurance when changing jobs and adjust premiums, death benefit and cash value amounts to meet changing personal financial situations like getting married, having a child, buying a house, seeing your child through graduation, or retiring.

ELIGIBILITY

You can insure your eligible spouse, children (as Andrea did), and grandchildren with their own policies or purchase protection for your children through a child level term life insurance rider. The chart below gives the ages at which you and family members may apply, but all universal life policies can be maintained up to age 100.

	AGE LIMITS	BENEFIT	GUARANTEED ISSUE
SELF	Ages 16 through 80	\$10,000 – \$500,000 benefit, not to exceed 5x base salary	\$125,000
SPOUSE OR EQUIVALENT BY LAW	Ages 16 through 65	\$10,000 – \$100,000 benefit	\$15,000
CHILDREN/ GRANDCHILDREN	Ages 0 through 25 years	\$25,000 benefit	\$25,000
CHILDREN UNDER OPTIONAL CHILD TERM RIDER	Ages 15 days through 25 years	\$10,000 benefit	\$10,000

<sup>2</sup> Acceptance based on answers to questions on the application for insurance  
<sup>3</sup> Accelerated Death Benefit for Terminal Condition Rider. This rider is not available in Louisiana, Massachusetts, Ohio, or Washington.  
<sup>4</sup> This benefit is provided by the Waiver of Monthly Deductions for Layoff or Strike Rider. This rider is not available in Connecticut, Massachusetts, Puerto Rico, Tennessee, Vermont, or Washington.  
<sup>5</sup> The Child Term Insurance Rider is not available in Vermont.

Loans, withdrawals, and death benefit accelerations will reduce the policy value and the death benefit and may increase lapse risk. Policy loans are tax-free provided the policy remains in force. If the policy is surrendered or lapses, the amount of the policy loan will be considered a distribution from the policy and will be taxable to the extent that such loan plus other distributions at that time exceed the policy basis.



## Product Details

Included Riders		
	Plan 1	Plan 2
Accelerated Death Benefit for Terminal Condition Rider Accelerates up to the lesser of \$100,000 or 75%	Included	Included
Waiver of Monthly Deductions for Layoff or Strike Rider	Included	Included
Optional Additional Riders		
Accelerated Death Benefit for Living Benefit Rider Accelerates 4% for monthly benefit or 20% of the death benefit amount as a one-time lump sum payment	None	Included
Extension of Benefits Rider Accelerates 4% for monthly benefit or 5% of one-time lump sum payment/Paid-up Benefit of 25% of Face Amount	None	Included
Waiver of Monthly Deductions for Total Disability Rider	None	Included
Employee Optional Riders		
Child Term Insurance Rider Benefit of \$10,000 each child All children in the family will be insured for the same insurance amount.	Included	Included

## Summary of Benefits

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**Accelerated Death Benefit for Terminal Condition Rider** (Rider Form Series CRLTI100) - Accelerates a portion of the life insurance death benefit if the insured person is first diagnosed with a terminal condition which, in the best medical judgment, will result in death within 12 months.

When exercised, an administrative fee of \$100 plus 12 months advanced interest will be deducted from the benefit payment. The death benefit and other contract values will be reduced accordingly and this rider will terminate.

**Accelerated Death Benefit for Living Benefit Rider** (Rider Form Series CRLLT300) - Accelerates a portion of the life insurance death benefit if the insured person is diagnosed with a covered chronic illness and in the best medical judgment is unable to perform daily activities for a period of at least 90 days without human assistance; or has a severe cognitive impairment that is expected to be permanent or requires supervision to protect the insured's health or safety.

**Extension of Benefits Rider** (Rider Form Series CRLEX100) - If included with policy, after 100% of the life insurance death benefit has been accelerated under the Accelerated Death Benefit for Living Benefit Rider and the insured employee or spouse continues to be eligible for benefits, we will begin increasing the ADB-LB coverage amount by 4% so that the monthly accelerations can continue. We will also issue a paid-up certificate for 25% of the coverage amount to be paid to the beneficiary upon the insured person's death. This rider will terminate when the cumulative increases total 100% of the coverage amount in effect when the ADB-LB accelerations began, or earlier if the insured person is no longer eligible for benefits.

**Waiver of Monthly Deductions for Layoff or Strike Rider** (Rider Form Series CRLWL100) - Waives the monthly deductions for up to six months per year if the employee is involuntarily laid off. Benefits are limited to three layoffs per year and are based on the employee's layoff only. Layoff of an insured spouse or child does not qualify for this waiver. Premium payments must have begun prior to the insured employee's layoff. Rider is available through age 55 and terminates on the employee's 60th birthday or when the insurance is assigned to another party, whichever is earlier.

**Waiver of Monthly Deductions for Total Disability Rider** (Rider Form Series CRLWM100) - Waives the monthly deductions while an employee is totally disabled. Once the six month waiting period is satisfied, monthly deductions will be waived retroactively to the commencement of total disability and continue as long as the employee remains totally disabled, subject to certain conditions. The disability must begin after age 16 and prior to age 60. Benefits are based on the employee's total disability only. Total disability of an insured spouse or child does not qualify for this waiver. Rider is available through age 55 and terminates on the employee's 70th birthday.

**Child Term Insurance Rider** (Rider Form Series CRLCH100) - Allows an insured employee or spouse (but not both) to insure all eligible children, age 15 days and no older than age 25, for the selected amount of term insurance. Insurance on each child terminates on that child's 26th birthday or when the parent's insurance ends, whichever is earlier. Upon the termination the child has 31 days in which to convert to an individual contract for up to 5 times the amount of insurance under this rider or \$50,000. All children in the family will be insured for the same insurance amount.



## Limitations and Exclusions

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If an insured employee withdraws the cash value, tax consequences and/or surrender charges may apply.

Fluctuations in interest rates or policy charges may require the payment of additional premiums.

Individuals currently on disability or on premium waiver are not eligible for insurance.

During the first two years, the death benefit for suicide is limited to the return of premiums paid, less any loans, partial surrender amounts, and accelerated benefits paid, if any.

### Accelerated Death Benefit for Living Benefit Rider

We will not pay rider benefits for care that is received or loss incurred as a result of:

- an intentionally self-inflicted injury or attempted suicide.
- war or any act of war, declared or undeclared, or service in the armed forces of any country.
- the insured's alcohol, drug or other chemical dependence, except if the drug dependency is for a drug prescribed by a physician in the course of treatment for an injury or sickness.
- the insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the insured's involvement in an illegal activity.

### Extension of Benefits Rider

The rider will terminate on the earliest of:

- the date the contract terminates;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the date the policy owner dies;
- the date the entire death benefit has been paid under the Accelerated Death Benefit for Living Benefit Rider, or when the policy no longer satisfies the Eligibility for Benefits provision;
- the date the cumulative death benefit increases under this rider total 100% of the death benefit in force on the date the first monthly accelerated death benefit was paid under the Accelerated Death Benefit for Living Benefit Rider;
- the date the nonforfeiture option, if any, becomes effective; or
- the date a one-time lump sum payment under the Accelerated Death Benefit for Living Benefit Rider is paid.

### Accelerated Death Benefit for Terminal Condition Rider

We will not pay for any conditions diagnosed prior to the effective date of the rider.

## Limitations and Exclusions

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### Waiver of Monthly Deductions for Total Disability Rider

We will not waive deductions if the employee's total disability results from:

- attempted suicide or intentionally self-inflicting injury, while sane or insane;
- commission of or attempting to commit a felony or engaging in illegal occupation;
- voluntary participation in a riot or insurrections;
- voluntary use of alcohol or any drug, whether legal or illegal, unless administered in accordance with a physician's advice and written instruction;
- voluntarily taking, absorbing or inhaling a poison, gas or fumes;
- an accident that occurs while the employee was driving a motor vehicle while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurs;
- travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- war or an act of war, whether declared or undeclared;
- service in the military or any auxiliary unit attached thereto.

Benefit payments on this rider will terminate of the earliest of:

- the date the policy owner's total disability ends.
- the date the policy owner dies.
- the date the policy owner refuses to provide proof of their continuing total disability if asked.
- the date the policy owner refuses to be examined by a physician of our choice if asked to do so.
- the anniversary date that coincides with or next follows the policy owner's 70th birthday.
- the date this rider or the contract ends.

The rider will terminate of the earliest of:

- the date the contract terminates.
- the date the contract lapses, subject to the grace period.
- the date the policy owner requests termination.
- the date the policy owner dies.
- the anniversary date that coincides with or next follows the policy owner's 60th birthday.
- the date the policy owner assigns the contract to another individual.
- the date a nonforfeiture option under the contract, if any, becomes effective.

### Waiver of Monthly Deductions for Layoff or Strike Rider

We will waive deductions for:

- up to three layoffs or strikes in one 12-month period;
- for up to six months in any one 12-month period.

A 12-month period will be measured from the date the first month deduction is waived.

If the portability/conversion option provision of the contract is exercised, if any, the policy owner will need to provide proof of being employed (other than self-employment) for the 6 months prior to the layoff or strike.

This rider is not available for self-employed individuals.

The rider will terminate on the earliest of:

- the date the contract terminates;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the date the policy owner dies;
- the anniversary date on or after the insured reaches age 60;
- the date the policy owners assigns the contract to another individual; or
- the date a nonforfeiture option, if any, becomes effective.

### Child Term Insurance Rider

- the date the contract terminates, subject to the Conversion Options of this rider;
- the date the contract lapses, subject to the grace period;
- the date the policy owner requests termination;
- the anniversary date on or after the insured child is no longer eligible as a dependent child;
- the anniversary date on or after the last insured child has reached age 26; or
- the date a nonforfeiture option, if any, becomes effective.

## Limitations and Exclusions

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### Termination of Insurance

Insurance, including all riders, ends on the earliest of the following dates:

- the monthly contract date following the receipt of written request to terminate.
- the maturity date.
- the date the insured dies.
- the date the contract lapses or becomes fully paid-up life insurance, subject to the grace period.
- the date a nonforfeiture option becomes effective.

### Portability/Conversion Option

If an employee loses eligibility for this insurance due to termination or class eligibility, insurance can be converted to an individual policy by submitting an application and the first month's premium to us within 31 days after termination or class change. The amount of insurance cannot exceed the amount of insurance that ceases because of termination or class change, less the amount of any life insurance the insured is eligible for under the same or another group policy within 31 days after termination. No evidence of insurability is required.

### Termination of the Group Master Policy

The policyholder may end the policy on any premium due date by submitting a 60-day advance written notice. A group will not be continued if it drops below the minimum required participation. The group master policy will be terminated and the insurance of all remaining insureds will end, subject to the Portability/Conversion Option.

# FILING CLAIMS IS EASY

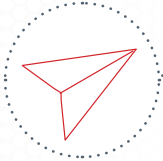
**Filing a claim shouldn't be complicated.**

That's why we've made our process as simple as possible. With several ways to file, choose the one that works best for you. Customers can download forms at [TEBCS.com](http://TEBCS.com) and submit a claim either online, email, phone, mail, or fax.



## ONLINE

1. Log in at **TEBCS.com**. If you are not registered, click "New User Registration" and use your contract (certificate or policy) number and personal information to register.
2. Click on the policy for which you are filing a claim.
3. Once inside the policy's contract details, click on claims and again on the specific type of claim you want to file.
4. Complete all requested information. If your claim requires a specific form, it will be provided here.
5. Print a copy of your claim submission for your records.



## EMAIL

1. Email claim documents to: **tebclaimsscanning@transamerica.com**.
2. Include the insured's name and policy/certificate number.
3. You will receive an email acknowledgment of receipt.



## PHONE

1. Contact the Transamerica Claims Customer Service Department at: **888-763-7474**.
2. Have all claim information ready to provide.



## FAX

- > Fax claim documents to: **866-586-6528**.
- > Include the insured's name and policy/certificate number.
- > All documents should be clear and readable.



## MAIL

- > Mail claim completed documents to:  
**Transamerica – Claims**  
**P.O. Box 8043**  
**Little Rock, AR**  
**72203-8043**
- > Include the insured's name and policy/certificate number.

## Questions About Claims?



EMAIL  
**TEBcustresp@transamerica.com**



CALL  
**888-763-7474**  
M-Thurs: 7:00 a.m. - 6:00 p.m (CST)  
Fri: 7:00 a.m. - 5:00 p.m (CST)

## Do you have what it takes to file a claim?

Having all your documents together helps to ensure an easy claims process. Look below to see the documentation needed for each type of claim.

### Wellness



- > Insured's name and social security number
- > Date wellness services was provided
- > Care provider's contact information
- > List of services provided

### Critical Illness



- > Completed claim form
- > Positive pathology report (when filing claim for cancer) from doctor for initial claim
- > Discharge summary from hospital

### Supplemental Medical Expense (TransConnect®)



If benefits are to be paid to provider, the provider should file the claim to receive benefits. If benefits are to be paid to you, we will need:

- > Completed claim form or itemized statements from care providers showing diagnosis and procedure codes
- > Primary health care plan provider's Explanation of Benefits that includes the deductible, co-pay, and/or co-insurance amount(s)

### Accident



- > Completed claim form
- > Proof of accident treatment with diagnosis (such as hospital discharge summary or statement)
- > Police report if applicable
- > Proof of follow-up treatment with diagnosis

### Hospital Indemnity Insurance Policy



- > Completed claim form
- > Itemized statements
- > Police report if applicable

## Do you have what it takes to file a claim?

Having all your documents together helps to ensure an easy claims process. Look below to see the documentation needed for each type of claim.

### Disability



- > Completed claim form
- > Police report if applicable
- > Discharge summary from hospital if ER involved
- > Employer's first report of injury report if an on-the-job accident

### Cancer



- > Completed claim form
- > Positive pathology report from doctor for initial claim
- > Itemized statements from care providers showing procedure codes, descriptions, treatment, and charges
- > Blood, chemotherapy, and radiation treatment statements
- > Explanation of Benefits from your major medical insurance company or summary notices from Medicare or Medicaid

### Notification of Death



#### Death Claim:

- > Completed claim form
- > Original certified death certificate

#### Accelerated Death Benefits for Critical Care Claim:

- > Completed claim form
- > Pathology report when involving cancer

#### Terminal Illness Claim:

- > Completed claim form

#### Long Term Care Claim:

- > Completed claim form
- > Billing statements from nursing home, assisted living, or home health provider

#### Waiver of Premium (for disability or layoff) Claim:

- > Completed claim form







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