



NC Judicial Branch

YOUR TRANSAMERICA ENROLLMENT MATERIALS



Trans\$ure
Whole Life Insurance

TransElite
Universal Life Insurance



ADMINISTRATIVE OFFICE OF THE COURTS

RUSS EUBANKS
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HUMAN RESOURCES DIVISION

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April 15, 2025

To All North Carolina Judicial Branch Hiring Authorities:

On behalf of the NC Judicial Branch Insurance Committee, I am pleased to announce an enrollment opportunity for Whole Life, Universal Life, and Long-Term Care Insurance. These supplemental insurance products went through a competitive bid process and were selected based on rates, competitive features, and guaranteed issue. Premiums are conveniently paid through payroll deduction.

The Whole Life and Universal Life policies are underwritten by Transamerica Life Insurance Company and are available on a guaranteed-issue basis. Both life options include a unique Living Benefit rider and have very competitive pricing for employees, spouses, children, and grandchildren. A Pierce Insurance Agency representative will gladly discuss benefit options with you in person or by telephone. Contact Pierce Insurance Agency at (800) 421-3142 or visit <https://pierceins.com/nc-judicial-branch/>.

The Long-Term Care insurance (LTCi) is underwritten by National Guardian Life and provides comprehensive coverage for care in your home, community, and a facility. LTCi protects your retirement from the costs of an extended care need. For those currently dealing with a care-giving need with a loved one, YourCare360, an added benefit at no additional cost, is an online portal that brings together a variety of vendors that may be helpful as well as free resources that include guides to having tough conversations, at-home assessments, and doctor & facility directories providing in-depth information about safety and care. Visit ncjudicialbranch.yourcare360.com to view an educational webinar and request a quote, or call (877) 590-2656.

The Judicial Branch Insurance Committee appreciates the opportunity to provide the best supplemental insurance options to employees across the courts of North Carolina. Each employee is encouraged to speak with representatives of ACSIA (LTCi) and Pierce Insurance (Life Insurance) to fully understand these offerings.

Open enrollment begins May 1, 2025, and continues through July 31, 2025.

Russ Eubanks
Chief Human Resources Officer

NC Judicial Branch ENROLLMENT MATERIALS



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

Pierce Insurance Agency is an independent agency
representing Transamerica Life Insurance Company.





INSURANCE THAT HAS YOUR BACK

**TRANS\$URESM
WHOLE LIFE INSURANCE**

Increase your coverage as your needs change with *Trans\$ure Life Insurance*, underwritten by Transamerica Life Insurance Company.

Your company has determined a maximum weekly purchase amount of life insurance, for you and your insured family members, under your benefits program. If you apply for less than the maximum now, you can increase your coverage in the future. You will be able to apply for an increase during annual re-enrollments for up to 10 years following the date of your initial application.

That's good news because your needs and those of your family can change over time. Best of all, there are no medical exams required.

IT'S EASY TO ENROLL

To be eligible for increased coverage under the current guidelines, you'll need to make your application within 31 days of your company's annual re-enrollment period. The total amount of your insurance cannot be more than the maximum weekly purchase amount.

WHEN YOU APPLY FOR AN INCREASE OF COVERAGE:

- You cannot be disabled, on claim, or under any waiver of premium provision in your current coverage
- You cannot have exercised any accelerated death benefit option that you may have available
- You must not be older than age 65
- The anticipated new premium needs to represent an increase of at least \$1 per week but not more than \$5 per week

Your increase will be effective the month after the annual re-enrollment unless you are absent from work due to sickness or injury at that time. If so, the increase will take effect the month after you have returned to work.

Here's more good news: Any increases you make will automatically apply to other riders in your contract up to the maximum benefit amounts in each (except any term insurance riders).

This buy-up opportunity is just another valuable way you can help protect the changing needs of you and your family.


Note: Any incontestability and suicide provisions in the contract will start anew with respect to the amount of the increase only. Increases applied for during any other time of the year will require evidence of insurability.

Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at tebcs.com.

This is a brief summary of *Trans\$ureSM* Whole Life Insurance, **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, Iowa. TLIC is not an authorized insurer in New York. Policy form series CPWL0100 and CCWL0100. 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.

 **Visit:**
transamerica.com

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

Product Details

Included Riders	Plan Option 1	Plan Option 2
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
Accelerated Death Benefit for Terminal Illness Rider Accelerates up to the lesser of \$100,000 or 50%	Included	Included
Waiver of Premium due to Layoff Rider	Included	Included
Waiver of Premium Benefit Rider	None	Included

Summary of Benefits

Accelerated Death Benefit for Living Benefit Rider (Rider Form Series CRLLT300) - If included with the policy, 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.

Accelerated Death Benefit for Terminal Illness Rider (Rider Form Series CRABTI00) - If included in plan design, accelerates a portion of the death benefit amount if a covered person is first diagnosed with a terminal illness 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.

Child Level Term Insurance Rider (Rider Form Series CRCHIL00) - If included in plan design, allows a covered employee or spouse (but not both) to cover all eligible children, age 15 days through age 25, for the selected amount of term insurance. Coverage on each child terminates on that child's 26th birthday or when the parent's coverage ends, whichever is earlier. Upon termination the child has 31 days in which to convert to an individual contract for up to 5 times the amount of coverage under this rider.

Waiver of Premium due to Layoff Rider (Rider Form Series CRWPL100) - If included in plan design, waives the monthly premium 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 a covered spouse or child does not qualify for this waiver. Premium payments must have begun prior to the covered employee's layoff. Rider is available through age 55 and terminates on the employee's 60th birthday or when the coverage is assigned to another party, whichever is earlier.

Waiver of Premium Benefit Rider (Rider Form Series CRWP0100) - If included in plan design, waives the monthly premium while an employee is totally disabled. Once the six month elimination period is satisfied, we will apply the waiver amount each month as a premium paid for 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 a covered spouse or child does not qualify for this waiver. Rider is available through age 55 and terminates on the employee's 60th birthday, subject to any valid pending claim.

Limitations and Exclusions

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

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

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:

- 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.

Accelerated Death Benefit for Terminal Illness Rider

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

Waiver of Premium Benefit Rider

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

- attempted suicide or intentionally self-inflicted injury, while sane or insane;
- commission of or attempting to commit a felony or engaging in illegal occupation;
- 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 of any narcotic not taken in accordance with a physician's advice and written instruction (Intoxicated or "being under the influence" means 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 any act of war, whether declared or undeclared; or
- service in the military or any auxiliary unit attached thereto.

Termination of Insurance

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

- The monthly contract date following the receipt of written request for surrender.
- The maturity date.
- The date of death.
- The date the contract ends, lapses or becomes fully paid-up life insurance-subject to the grace period.
- The date a nonforfeiture option becomes effective.

Portability Option

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance 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 insurance.

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 coverage of all remaining insureds will end, subject to the Portability Option.

Disclosures

This material is being provided for informational purposes only. It should not be viewed as an investment recommendation by Transamerica for customers or prospective customers. Customers seeking advice regarding their particular investment needs should contact a financial professional.

GROUP BENEFITS DISCLOSURE POLICY

Transamerica Employee Benefits (TEB) is a unit of Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company. TEB markets and administers voluntary insurance benefits through licensed insurance agents. These agents are typically appointed to sell our products, and products of other providers, and receive various forms of compensation from us for the services provided. We believe our compensation arrangements with our agents are conducted with honesty, fairness and integrity. In addition, we realize that having trusted relationships between our agents and our customers is essential to all involved. To ensure this trust continues and to address any concerns within the industry, we have outlined our policy on agent compensation disclosure.

TEB's policy supports transparency and full disclosure of agent compensation to our customers and prospective customers. In addition, we have put controls in place to facilitate this disclosure and obligate our agents to disclose compensation information to customers: 1) when asked by a customer; 2) when receiving both a fee from the customer and compensation from TEB; and 3) when otherwise required by law. Agents must comply with all applicable laws in the sale of TEB products, including any pertaining to the disclosure of compensation information.

TEB's Group Benefits Compensation Disclosure Notice (below) describes the various means by which agents may be compensated for the sale of our products. It is the responsibility of your agent to share specific information with you about his or her compensation arrangements with TEB. Accordingly, please direct any compensation disclosure questions directly to your agent.

COMPENSATION DISCLOSURE NOTICE TO ALL POLICYHOLDERS

Agents who sell and service our products are paid a commission. It varies by the type of insurance policy sold and the state where the policy was sold, and is based on a percentage of the premium received in the first year, and at policy renewal. Agents may receive advances or loans against anticipated commissions for cases sold or to be sold. These advances may or may not require the payment of interest, depending upon the agent's total business and historical experience with TEB.

Agents may receive other compensation from TEB in the form of cash or non-cash awards or prizes, based upon a variety of factors that may include the level of premium written or earned, persistency and growth of premium, or other performance measures. Agents who manage, supervise or recruit other agents or wholesale our products and services to other agents, may receive commission overrides on business that results from their efforts.

Some of our agents may receive additional payments for providing services in connection with the administration of our products. Fees for such services may be calculated on a per policy or per certificate basis or upon the premium volume associated with a specific case. TEB may additionally reimburse these agents/administrators for certain expenses, such as the cost of mailings.

Agents may occasionally obtain exclusive rights to market TEB products or services to agents, employers, employees, or members of associations or unions. Certain groups or associations may also agree to endorse TEB's products to their members. TEB may pay a fee for these exclusive marketing rights or endorsements. See your proposed policy documents or policy certificate package for more information on any such arrangements.

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: www.tebcs.com.

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 about 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 value¹ 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



Customer Service:
888-763-7474

¹ 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.



ENJOY OUR HASSLE-FREE APPLICATION AND CLAIMS PROCESS

Apply by answering a few simple questions. No physicals or blood work required.² 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.³ If you’re laid off, monthly deductions are waived for up to six months so you maintain your policy.⁴

TAKE OUR PORTABLE, FLEXIBLE POLICY WITH YOU

You have the option to keep your insurance when changing jobs and we can adjust premiums, death benefit, and cash value amounts to meet changing personal financial situations like getting married, having a child, buying a house, or seeing your child through graduation.

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
SELF	Ages 16 through 80	\$10,000 – \$500,000 benefit, not to exceed 5x base salary
SPOUSE OR EQUIVALENT BY LAW	Ages 16 through 65	\$10,000 – \$100,000 benefit
CHILDREN/GRANDCHILDREN	Ages 0 through 25 years	\$25,000 benefit
CHILDREN UNDER OPTIONAL CHILD TERM RIDER	Ages 15 days through 25 years	\$10,000 or \$20,000 benefit

² Acceptance based on answers to questions on the application for insurance.
³ Accelerated Death Benefit for Terminal Condition Rider. This rider is not available in Louisiana, Massachusetts, Ohio, or Washington.
⁴ 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.

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 or \$20,000 for each child All children in the family will be insured for the same coverage amount.	Included	Included

Limitations and Exclusions

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:

- any sickness condition that begins before or during the waiting period.
- 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 involvement in an illegal activity.

We will not pay an Accelerated Death Benefit on any other riders attached to the contract.

Extension of Benefits Rider

The rider will terminate on the earliest of:

- the date the contract ends;
- 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

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's death.
- the date the policy owner refuses to provide proof of their continuing disability is 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 ends.
- 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.

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 ends;
- 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.

Limitations and Exclusions

Child Term Insurance Rider

- the date the contract ends;
- 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.

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 for surrender.
- the maturity date.
- the date of death.
- the date the contract ends, 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.

BRIGHTER TOMORROWS

START TODAY

A STEP-BY-STEP GUIDE TO SUBMITTING A CLAIM

You put protection in place for a reason, and it's important for you to know how to access your benefits. Transamerica is there for you every step of the way. With several ways to file, you can choose the one that works best for you. Customers can download forms at transamerica.com/employee-benefits/your-employee-benefits and submit a claim either online, by email, phone, mail, or fax.



Online*

1. Log in at transamerica.com/employee-benefits/your-employee-benefits. If you're not registered, click "**CREATE ACCOUNT**" and use your contract (certificate or policy) number and personal information, including Social Security number, to register.
2. Click on the policy you're using to file a claim.
3. Once inside the policy's contract details, click on claims, then 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. Be ready to provide all claim information.



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 completed claim documents to:
Transamerica - Claims, PO BOX 219 Cedar Rapids, IA 52406-0219
- Include the insured's name and policy/certificate number.

*preferred method — online filing ensures accurate claim submission and lets you track your claim status at transamerica.com/employee-benefits/your-employee-benefits

Questions About Claims?



tebcustresp@transamerica.com



888-763-7474

Mon-Thu: 7 a.m. to 6 p.m. CT
Fri: 7 a.m. to 5 p.m. CT


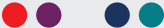
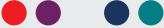
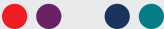
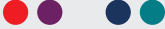

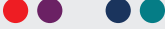
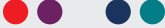


TRANSAMERICA®

Do you have what you need to file a claim?

Having all your documents together helps make submitting a claim a smoother process. Look below to see the documentation needed for each type of claim. Please include the insured's name and Social Security number on all claims.



Wellness 	Disability 
<ul style="list-style-type: none"> ▪ Date wellness services were provided ▪ Care provider's contact information ▪ List of services provided 	<ul style="list-style-type: none"> ▪ Completed claim form ▪ Police report (if applicable) ▪ Discharge summary from hospital (if ER involved) ▪ Employer's first report of injury (if an on-the-job accident)
Critical Illness 	Cancer 
<ul style="list-style-type: none"> ▪ Completed claim form ▪ Positive pathology report from doctor for initial claim (when filing claim for cancer) ▪ Discharge summary (if hospitalized) 	<ul style="list-style-type: none"> ▪ 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
Supplemental Medical Expense (TransConnect®) 	Notification of Death 
<p>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:</p> <ul style="list-style-type: none"> ▪ Completed claim form or itemized statements from care providers showing diagnosis and procedure codes ▪ Primary healthcare plan provider's Explanation of Benefits, including the deductible, co-pay, and/or co-insurance amount(s) 	<p>Death Claim:</p> <ul style="list-style-type: none"> ▪ Completed claim form ▪ Original certified death certificate <p>Accelerated Death Benefits for Critical Care Claim:</p> <ul style="list-style-type: none"> ▪ Completed claim form ▪ Pathology report (if involving cancer) <p>Terminal Illness Claim:</p> <ul style="list-style-type: none"> ▪ Completed claim form <p>Waiver of Premium Claim (for disability or layoff):</p> <ul style="list-style-type: none"> ▪ Completed claim form
Accident 	
<ul style="list-style-type: none"> ▪ 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 	
<ul style="list-style-type: none"> ▪ Completed claim form ▪ Itemized statements ▪ Police report (if applicable) 	

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

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