

MAKE A DIFFERENCE IN THEIR LIVES

WORKPLACE EMPLOYEE BENEFITS



With healthcare costs rising, employees are concerned with how to protect themselves and their families. Transamerica understands this.

With our proven track record of over 100 years in the insurance industry, 50 of those in employee benefits, we offer the knowledge, stability, and commitment to help protect employees' quality of life by offering employers a suite of employee benefit solutions that fit their needs.

An unexpected illness, injury, or worse can result in financial hardship from unexpected out-of-pocket expenses. This increases the stress of a workforce, who according to recent surveys, already experiences financial worry.

46%

of adults say they are stressed about money because they don't have any savings set aside to cover an unexpected expense like a medical problem.¹

\$250B

The amount employers could lose in wages due to employees' stress about their personal finances.²

LET US HELP YOU CHANGE THOSE NUMBERS...



TRANSAMERICA®


We're helping employers realize the bigger picture: how health affects wealth and wealth affects health. Our employee benefits provide a cost-effective way for employers to help fill in gaps of insurance, and together we can help give employees the freedom to live their best lives.


TRANSAMERICA ADVANTAGES:

- Flexibility to work with almost any benefits administration system; software to convert the most complex file structures
- Enhanced self-administration billing process, reducing employers' billing and reconciliation burden to better align with employers' benefits administration systems*
- Employee benefits and retirement plans on the same benefit administration platform**
- A bundling discount on recordkeeping fees***

We're here to help you offer your employees the protection of Wealth + HealthSM with a robust, personalized approach to planning and protecting the future.

TRANSAMERICA GROUP BENEFITS PRODUCTS

 LIFE INSURANCE	
UNIVERSAL LIFE TransElite®	<ul style="list-style-type: none"> • High Face Amount or High Cash Value versions available • Guaranteed rate of 3% • Enhance insurance with Living Benefit and Accelerated Death Benefit (ADB) for Critical Condition Riders
INTEREST SENSITIVE WHOLE LIFE Trans\$ureSM	<ul style="list-style-type: none"> • Death benefits available from \$5,000 up to \$500,000, not to exceed 5x base salary • Guaranteed interest rate of 4% • Optional reduced paid-up policy and ADB for Critical Care Condition Riders available
TERM LIFE Trans Select® 5, 10, 20	<ul style="list-style-type: none"> • Choose a 5, 10, or 20 year term period, after which time policies automatically renew • Guaranteed level rates for the first five years • ADB for Critical Care Condition and Accidental Death and Dismemberment Riders
BASIC TERM LIFE	<ul style="list-style-type: none"> • Accidental Death and Dismemberment Rider available • Includes Accelerated Death Benefit for Terminal Illness Rider • Death benefits up to \$100,000 available • Employer-paid

 MARKET-FOCUSED INSURANCE	
HOSPITAL INDUSTRY Transamerica Provider SelectSM Hospital Indemnity Insurance	<ul style="list-style-type: none"> • Encourages in-house care to lower employer's medical costs • Pays double benefits when employees use employer's facilities • Optional benefits available
SMALL GROUP Express Designs	<ul style="list-style-type: none"> • Simplifying employee benefits with guaranteed issue for employer groups under 100 lives • Multiple pre-set custom design plans available with minimal participation requirements • Quicker implementation and ease of enrollment
EXECUTIVE SUPPLEMENTAL HEALTH	<ul style="list-style-type: none"> • Reimburses for out-of-pocket expenses for in-network and out-of-network services • Annual benefit maximums ranging from \$5,000 to \$100,000 • Variety of benefits with options for vision, dental, and physicals • Typically employer-paid
RETIREES Retiree Medical	<ul style="list-style-type: none"> • Enables businesses to transition retirees to a fully insured insurance plan • Designed for retirees and spouses age 65 and older enrolled in Medicare Parts A and B • Offers benefits that help with out-of-pocket expenses not covered by Medicare
TRICARE Supplement	<ul style="list-style-type: none"> • Only available for TRICARE-eligible, military retirees (under age 65 and their dependents) and dependents of active duty military personnel • Benefits pay secondary to TRICARE • Offers coverage of TRICARE inpatient and outpatient cost shares/copayments and applicable excess charges

* Currently available on Hospital Indemnity, Critical Illness, and Accident insurance products

** For employer groups with Transamerica assets of \$50 million and above.

*** Dependent on market size. Discounts will vary and subject to change.



PACKAGE INSURANCE

PACKAGE PRODUCT HealthPak	<ul style="list-style-type: none"> • Include critical illness and accident products with any other voluntary product to help bridge insurance gaps • Benefits groups moving to high deductible major medical • Benefits for outpatient surgery in a doctor's office • Typically employer-paid
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SUPPLEMENTAL HEALTH INSURANCE

HOSPITAL INDEMNITY TransChoice® Advance	<ul style="list-style-type: none"> • No co-insurance and no deductibles • Guaranteed issue with no health questions and no waiting period • Enhance insurance with optional benefits • TransDental® Insurance available with TransChoice® Advance
HOSPITAL INDEMNITY Hospital Select® II & Hospital Select® III	<ul style="list-style-type: none"> • No co-insurance and no deductibles • Guaranteed issue with no health questions, no waiting period, and optional benefits available • Designed to complement major medical insurance • Self-Administration available, saving employers time through a self-directed, streamlined process
SUPPLEMENTAL MEDICAL EXPENSE TransConnect® & TransConnect® II	<ul style="list-style-type: none"> • Help pay the deductibles, co-insurance, and co-payments for inpatient and outpatient benefits (TransConnect®) or outpatient benefits only (TransConnect®II) of a major medical plan • Benefits from \$500 to \$10,000 available • Benefits for ambulance and surgery in a physician's office included • Typically employer-paid
ACCIDENT AccidentAdvance®	<ul style="list-style-type: none"> • 24-hour or off-the-job versions available • Base policy includes accident emergency treatment, hospitalization and follow-up visits • Guaranteed issue and seven optional benefit options • Self-Administration available, saving employers time through a self-directed, streamlined process
CANCER CancerSelect® Plus	<ul style="list-style-type: none"> • Radiation and chemotherapy benefits available up to \$20,000 • Optional riders including first occurrence and specified illness and disease available • Offer groups two plan designs (This option is only available to groups who have more than 100 eligible lives)
CRITICAL ILLNESS CriticalEvents®	<ul style="list-style-type: none"> • Benefits available from \$10,000 to \$50,000 • Composite or age- and tobacco-distinct premiums available • Optional available riders, including cancer and wellness • Self-Administration available, saving employers time through a self-directed, streamlined process
VISION SightAdvantage	<ul style="list-style-type: none"> • Vision benefits available through a national network • Discount savings on laser eye surgery • Comprehensive routine care choices
SHORT TERM DISABILITY INCOME TransDI® Plus	<ul style="list-style-type: none"> • Employer can select the elimination and benefit periods that best suit their needs • Employees can purchase the monthly benefit amounts they need • Guaranteed issue monthly benefit amounts based on case size



SERVICES

LEGAL Family Legal Protection Plan	<ul style="list-style-type: none"> • Flat fee services for bankruptcy, divorce, child/spousal support, traffic tickets, and more • Special plan discount of 25% on attorney's hourly rates • Discounted contingency fees
PHYSICIAN REFERRAL TopDoc Connect	<ul style="list-style-type: none"> • Provides members with efficient, objective, and reliable way to identify specialty physicians • Focuses on connecting the right physician to a specific diagnosis • Saves on unnecessary claims; enables wellness and disease management to be more effective
TELEHEALTH Healthiestyou®	<ul style="list-style-type: none"> • Phone, e-mail, or video conference access 24/7 to U.S.-based licensed physicians • Comprehensive wellness platform and wellness coaching • Online chronic illness management and health coaching
PRESCRIPTION DRUG DISCOUNT CARD United Networks of America®	<ul style="list-style-type: none"> • Receive savings up to 75% at more than 56,000 pharmacies • Pre-activated and can be used immediately • Offers discounts on prescription eye glasses, hearing aids, and diabetic supplies
MANAGING CANCER AT WORK Johns Hopkins Work Stride™	<ul style="list-style-type: none"> • Web portal with cancer treatment, prevention information • Johns Hopkins oncology nurse navigator provides personalized support and guidance • Helps managers, employees, and caregivers to be informed, productive, and supportive



TRANSAMERICA®

Help them ensure the life they deserve.



Visit: transamerica.com



Contact: 800-851-7555 option 4

¹ "30% of Americans are 'constantly' stressed out about money — but you don't have to be," CNBC, March 2018.

² "Inside Employee's Minds™," Mercer, 2017.

This is a brief product overview. For full policy benefits and limitations, consult with a Transamerica representative. Certain policies are not available in all states. Benefits are determined by state and plan level selected. Products underwritten by Transamerica Life Insurance Company or Transamerica Premier Life Insurance Company, Cedar Rapids, Iowa or Transamerica Financial Life Insurance Company, Harrison, NY. SightAdvantage Vision Insurance is underwritten by United HealthCare.