



Everyone deserves  
 a better Tomorrow.

AccidentAdvance® is accident  
 insurance with benefits for  
 unexpected injuries.

George enrolls himself, his wife and his kids in the accident insurance offered at the car dealership where he works, joking that his wife is such a klutz that they'll get plenty of use out of it. A few weeks later, he drops a cinder block on his foot while working in his garage, breaking a bone. He ends up with a cast, crutches and a joke his wife will never let him live down.

**Get benefits to spend on what you need.**

George's health insurance pays for many of his medical expenses, but he still has copays and a high deductible. He doesn't make commissions for sales on the days he misses work, and visiting the orthopedic specialist's office 50 miles away costs a lot in gas.

Because he has accident insurance, he has help recovering financially without dipping into their family savings or using a credit card. Accident insurance benefits are paid directly to the insured, letting him use them where and how they're most needed.

**Get the benefits that fit your needs.**

George gets specific amounts for his emergency care (including X-rays and physician care received within 96 hours of the accident), for follow-up visits and for his physical therapy while recovering. He would have gotten additional help had he needed an ambulance, initial hospitalization or intensive care. See this brochure for in-depth information about what benefits are paid for specific injuries or procedures.

**Help protect yourself and your family.**

George liked the ability to add his wife and kids to his policy. Because kids can be especially accident-prone, a family accident policy provides extra peace of mind. Employees and their spouses can be insured after reaching age 18, and eligible dependent children can keep their insurance through age 25.

**Enjoy our hassle-free online claims process.**

Our easy-to-navigate website allows you to update your information, keep track of your policies, submit claims and more from your PC or mobile device.

Up-to-date information regarding our compensation practices can be found in the Disclosure section of our website at [tebcs.com](http://tebcs.com).

*This is a brief summary of AccidentAdvance® accident insurance. Policy form series CPACC100 and CCACC100. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusion apply. Refer to the policy, certificate and riders for complete details.*

Product Highlights
Pays benefits directly to you
Family options available
Payroll-deducted premiums

## Product Details

Plan 1  
24 Hour

Module 1 Accident Emergency Treatment		10.00 Units	
<b>Accident Emergency Treatment Benefit</b> For physician treatment and X-rays in a hospital emergency room or doctor's office within 96 hours of the accident.		<b>\$250</b>	
<b>Major Diagnostic Examination Benefit</b> For one CT Scan, MRI, or EEG completed within 90 days of the accident.		<b>\$400</b>	
<b>Dislocation Benefit</b> Payable for joint dislocation reduced under general anesthesia. Dislocation reduced without general anesthesia paid at 25% of the joint's benefit amount. Multiple reduced dislocations are paid at 1 1/2 times the highest benefit amount. No other amount will be paid under this benefit.	<b>Dislocated Joint</b>	<b>Reduction</b>	
		<b>Open</b>	<b>Closed</b>
	Hip	<b>\$8,000</b>	<b>\$2,700</b>
	Knee or Shoulder	<b>\$2,700</b>	<b>\$1,100</b>
	Collar Bone	<b>\$4,300</b>	<b>\$800</b>
	Ankle or Foot (except toes)	<b>\$2,700</b>	<b>\$800</b>
	Lower Jaw	<b>\$2,700</b>	<b>\$1,400</b>
	Wrist or Elbow	<b>\$2,200</b>	<b>\$1,100</b>
	Toe or Finger	<b>\$600</b>	<b>\$300</b>
<b>Fractures Benefit</b> For repair of a fracture sustained in an accident. A chip fracture is paid at 10% of the fracture's benefit amount. Multiple repaired fractures are paid at 1 1/2 times the highest benefit amount. No other amount will be paid under this benefit.	<b>Fractured Bone</b>	<b>Reduction</b>	
		<b>Open</b>	<b>Closed</b>
	Coccyx	<b>\$1,400</b>	<b>\$700</b>
	Hand (except fingers), Foot (except toes/heel), Wrist, Shoulder Blade, Forearm, Ankle, Elbow, Kneecap, Sternum or Lower Jaw	<b>\$3,400</b>	<b>\$1,700</b>
	Hip	<b>\$10,000</b>	<b>\$3,400</b>
	Leg	<b>\$4,200</b>	<b>\$3,400</b>
	Nose, Heel or Fingers	<b>\$3,400</b>	<b>\$700</b>
	Ribs	<b>\$6,700</b>	<b>\$700</b>
	Skull	<b>\$5,400</b>	<b>\$2,000</b>
	Toes	<b>\$1,400</b>	<b>\$700</b>
	Upper Jaw, Upper Arm or Face (except Nose), Collar Bone	<b>\$4,000</b>	<b>\$1,700</b>
	Vertebrae, Pelvis	<b>\$1,700</b>	<b>\$1,700</b>
	Vertebral Processes	<b>\$6,700</b>	<b>\$1,000</b>

**For both dislocations and fractures, 1 1/2 times the highest dislocation or fracture benefit amount is paid. No other dislocation or fracture benefit is paid.**

## Product Details

<b>Module 2 Follow-Up Visits and Physical Therapy</b>		<b>7.50 Units</b>
<b>Accident Follow-Up Treatment Benefit</b> Maximum of three (3) follow-up visits per accident. Original treatment must have been within 96 hours of the accident. Treatment must be provided by a physician in their office or in a hospital on an outpatient basis; begin within 30 days of, and be completed within the 6 months following the later of: the accident; discharge from the hospital from a covered confinement; or discharge from an extended care facility.		<b>\$75</b>
<b>Physical Therapy Benefit</b> For treatments by a licensed physical therapist under a physician's advice that begin within 120 days of the accident and are completed within 1 year of the accident, not to exceed 10 treatments per accident.		<b>\$75</b>
<b>Module 3 Initial Accident Hospitalization</b>		<b>3.50 Units</b>
<b>Initial Accident Hospitalization Benefit</b> Payable once for the first hospital admission due to an accident. Benefit is payable once for the first Intensive Care Unit admission due to an accident. The ICU benefit is paid even if admitted to the hospital initially and then transferred to ICU later during the same hospitalization.		<b>\$1,050</b>
<b>Ambulance Benefit</b> For transportation to the nearest hospital for treatment within 96 hours of the accident by a licensed ambulance service.	Ground Ambulance	<b>\$210</b>
	Air Ambulance	<b>\$1,050</b>
<b>Additional Riders</b>		
<b>Accident Hospital and ICU Income Rider (Form No. CRHICU00)</b>		<b>8.00 Units</b>
<b>Accident Hospital Income Benefit</b> For hospital confinement for treatment of injuries beginning within 30 days of the accident. Benefit is payable for up to 365 days per accident.		<b>\$200</b>
<b>Accident ICU Benefit</b> For ICU confinement while the person is receiving the hospital income benefit. Benefit is payable for up to 15 days per accident.		<b>\$600</b>

## Product Details

<b>Rates</b>					Ver 3.0.VA.0.00
<b>Accident Insurance</b>	<b>Rate Frequency</b>	<b>Member</b>	<b>Member and Child(ren)</b>	<b>Member and Spouse</b>	<b>Member, Spouse and Child(ren)</b>
<b>Plan Option I 24 Hour</b>	<b>Weekly</b>	<b>\$3.40</b>	<b>\$4.55</b>	<b>\$5.24</b>	<b>\$6.56</b>

*\*HSA Compatible - Based on its understanding of available guidance, Transamerica Life Insurance Company views the insurance benefits shown in this proposal as compatible with High-Deductible Health Plans and Health Savings Accounts. However, there is no guarantee that the relevant authorities will agree with Transamerica's understanding. Current guidance is not complete and is subject to change. Neither Transamerica nor its agents or representatives provide legal or tax advice. Accordingly, Transamerica encourages its customers to consult with and rely upon independent tax and legal advisors regarding their particular situations, the use of the products presented here with High-Deductible Health Plans and Health Savings Accounts, and the persons/dependents that may be insured under such plans and accounts.*

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