

Products underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, Iowa.

## Enrollment Materials

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





# Everyone deserves a better Tomorrow.

TransDI® Plus short-term disability income insurance can help protect your income if you ever get sick or hurt and can't work.

Underwritten by **Transamerica Life Insurance Company**, Cedar Rapids, Iowa.

How would you pay your bills if an unexpected disability occurs? Would you rather focus on getting better, or worrying about your family's finances?

### Other means of support may not be available when you need them most.

If you run out of vacation or leave days, will you have enough savings to make it? Would you want to borrow money from family or friends while you're getting well? Social Security disability benefits can be difficult and time consuming to receive. Now your company is making voluntary short-term disability income insurance available to you.

### You choose the amount of monthly benefit you need.

TransDI® Plus helps replace up to 60% of your salary if you are unable to work because of a total disability, and you can select the amount you want to buy in \$100 increments. For periods of disability that last less than one month, you will be paid at 1/30<sup>th</sup> of the monthly benefit for each day for which you are eligible to receive benefits.

### When would your benefits start?

If you become totally disabled and are unable to work because of an accident or illness, you will begin a elimination "waiting period" before you receive benefits.

### How long would your benefits continue?

Once you have satisfied the waiting period, your benefits will continue for as long as you are totally disabled up to the maximum period stated in the policy. If you are ready to return to work immediately after being totally disabled but cannot yet work full time, you could receive up to 50% of your monthly benefit for up to 6 months while you are partially disabled.

### Pre-Existing Condition

Benefits for pre-existing conditions will not be payable until after the insured has been covered continuously for 12 months. Pre-existing condition means a sickness or physical condition for which the insured had treatment, incurred expenses, took medication, or received a diagnosis or advice from a physician during the 12-month period prior to the effective date. It also includes a condition that manifests itself in a way that would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment.

Income Protection for up to 60% of your salary

Elimination period, and monthly benefits that fit your needs

Waiver of Premium for Total Disability

Partial Disability Benefits

This is a brief summary of TransDI® Plus Voluntary Short-Term Disability Income Insurance. Policy form series CPDI0100 and CCDI0100; Rider forms series CRDIT100.

Forms and form numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.



CDI01C-0615

### **Additional Policy Advantages: Waiver of Premium Provision and Accelerated Benefits for Terminal Illness Rider**

You will no longer have to pay your premiums for this insurance after you have been totally disabled for 90 consecutive days or have satisfied your elimination period, whichever is later. This important benefit can be helpful when money is tight. Also, if the unthinkable happens and you are ever diagnosed with a terminal illness and have less than a year to live, we will advance the remaining months of disability benefits up to 12 months through the Accelerated Benefit for Terminal Illness Rider to help you and your family with your additional expenses during that difficult time.

### **Important Information about Supplemental Short Term Disability Income Insurance**

As you make your decision about this valuable insurance for your family, be aware that this insurance is intended to supplement other forms of public or private disability insurance you may have. The sum of benefits you receive from this insurance and other sources may not exceed the percentage of your salary indicated in your plan. These other sources of income include Social Security disability benefits, other group or individual coverage, state benefits, sick leave plans, Worker's Compensation, or other similar programs.

### **Exclusions**

The policy does not cover any loss, fatal or non-fatal, which results from:

- intentionally self-inflicted injury while sane or insane;
- any act of war, declared or undeclared;
- accident sustained or sickness contracted while in the service of the armed forces of any country;
- committing a felony;
- operating, learning to operate or having any duty in the operation of any device or vehicle intended or designed for flight in the air including boarding, alighting or descending therefrom;
- accident or sickness arising out of and in the course of the insured's occupation for wage or profit. This exclusion applies even if Workers' Compensation is not paid for the on-the-job injury.

### **Termination of Insurance**

Employee insurance will terminate on the earliest of:

- the date the insured does not qualify as an insured;
- the date the insured retires;
- the date the insured ceases to be on active service;
- the end of the last period for which premium has been paid, subject to the Grace Period;
- the date the group master policy is discontinued.

Termination will have no effect on payment of benefits for a total disability that begins before such termination. We will have the right to terminate insurance of any covered person who submits a fraudulent claim under the policy.

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



# PRODUCT DETAILS

## Plan 1 Weekly Premium Class C Rates

Benefit Period: 6 Months  
 Accident Elimination Period: 0 Days  
 Sickness Elimination Period: 7 Days

Rates include the following optional rider:  
 Accelerated Benefit for Terminal Illness

Monthly Benefit*	Age 18-49	Age 50-59	Age 60+	Monthly Benefit*	Age 18-49	Age 50-59	Age 60+
\$300	\$2.57	\$3.19	\$4.83	\$2,700	\$23.17	\$28.78	\$43.49
\$400	\$3.43	\$4.26	\$6.44	\$2,800	\$24.03	\$29.85	\$45.10
\$500	\$4.29	\$5.33	\$8.05	\$2,900	\$24.89	\$30.91	\$46.71
\$600	\$5.15	\$6.39	\$9.66	\$3,000	\$25.75	\$31.98	\$48.32
\$700	\$6.00	\$7.46	\$11.27	\$3,100	\$26.61	\$33.05	\$49.93
\$800	\$6.86	\$8.52	\$12.88	\$3,200	\$27.47	\$34.11	\$51.54
\$900	\$7.72	\$9.59	\$14.49	\$3,300	\$28.32	\$35.18	\$53.15
\$1,000	\$8.58	\$10.66	\$16.10	\$3,400	\$29.18	\$36.24	\$54.76
\$1,100	\$9.44	\$11.72	\$17.71	\$3,500	\$30.04	\$37.31	\$56.37
\$1,200	\$10.30	\$12.79	\$19.32	\$3,600	\$30.90	\$38.38	\$57.98
\$1,300	\$11.16	\$13.86	\$20.94	\$3,700	\$31.76	\$39.44	\$59.59
\$1,400	\$12.01	\$14.92	\$22.55	\$3,800	\$32.62	\$40.51	\$61.20
\$1,500	\$12.87	\$15.99	\$24.16	\$3,900	\$33.48	\$41.58	\$62.82
\$1,600	\$13.73	\$17.05	\$25.77	\$4,000	\$34.33	\$42.64	\$64.43
\$1,700	\$14.59	\$18.12	\$27.38	\$4,100	\$35.19	\$43.71	\$66.04
\$1,800	\$15.45	\$19.19	\$28.99	\$4,200	\$36.05	\$44.77	\$67.65
\$1,900	\$16.31	\$20.25	\$30.60	\$4,300	\$36.91	\$45.84	\$69.26
\$2,000	\$17.16	\$21.32	\$32.21	\$4,400	\$37.77	\$46.91	\$70.87
\$2,100	\$18.02	\$22.38	\$33.82	\$4,500	\$38.63	\$47.97	\$72.48
\$2,200	\$18.88	\$23.45	\$35.43	\$4,600	\$39.48	\$49.04	\$74.09
\$2,300	\$19.74	\$24.52	\$37.04	\$4,700	\$40.34	\$50.10	\$75.70
\$2,400	\$20.60	\$25.58	\$38.65	\$4,800	\$41.20	\$51.17	\$77.31
\$2,500	\$21.46	\$26.65	\$40.26	\$4,900	\$42.06	\$52.24	\$78.92
\$2,600	\$22.32	\$27.72	\$41.88	\$5,000	\$42.92	\$53.30	\$80.53

\*Monthly benefit cannot exceed 60% of monthly compensation

Issue State: Virginia  
 Rate generation date: January 4, 2016

## LIMITATIONS AND EXCLUSIONS

The sum of the disability benefits paid to the insured together with the payments the insured is entitled to receive from the sources described below, may not exceed the monthly percent shown on the Product Details page:

- a. Group insurance coverage or like coverage for persons in a group;
- b. Federal Social Security Act (this includes benefits paid to the insured employee and his or her dependents on account of the insured's disability);
- c. State or federal government disability or retirement plan, or increases thereof, which begin on or after the date of total disability;
- d. Pension plan to which the policyholder or the insured's employer contributes or makes payroll deductions;
- e. Salary or wage continuance plans such as sick leave paid for by the policyholder or the insured's employer which extend beyond the period stated in the contract; and
- f. Federal Old Age Benefits or increases which begin on or after the date of total disability, under the Federal Social Security Act on the insured employee's behalf.

With respect to items (b) and (f) only, unless we receive proof that payments under these applicable programs or acts have been applied for but will not be paid, we:

- a. will assume such payments are being received if the insured is covered under the Federal Social Security Act; and
- b. may require re-application (but not more frequently than annually) once a Social Security denial has been received and all appeals have been pursued. Failure to re-apply for benefits when required by us will result in our estimation of payment under those acts.

Benefits will not be reduced due to a cost of living increase in Social Security if the increase takes place while benefits are payable under the policy.

With respect to any and all of the above sources, if the insured or his or her dependent receives a lump sum payment for a period previously paid by us, any resulting overpayment must be repaid on a lump sum basis. If the insured has the option of taking retirement benefits on a monthly basis but chooses to receive retirement benefits in a lump sum, we may assume he or she is receiving retirement benefits based upon the lowest monthly retirement plan benefit available to the insured prior to lump sum withdrawal.

If the insured is totally disabled and receiving regular treatment due to a covered mental illness, regardless of the cause, monthly disability benefits will be paid for one-half (1/2) of the benefit. The lifetime maximum is 12 months of disability payments.

### Exclusions

The policy does not cover any loss, fatal or non-fatal, which results from:

- intentionally self-inflicted injury while sane or insane;
- any act of war, declared or undeclared;
- accident sustained or sickness contracted while in the service of the armed forces of any country;
- committing a felony;
- operating, learning to operate or having any duty in the operation of any device or vehicle intended or designed for flight in the air including boarding, alighting or descending therefrom;
- accident or sickness arising out of and in the course of the insured's occupation for wage or profit. This exclusion applies even if Workers' Compensation is not paid for the on-the-job injury.

### Pre-Existing Conditions

There will be no disability benefit payable for a pre-existing condition until the insured has been continuously covered under the Policy for 12 consecutive months and has returned to performing the duties of his or her occupation for 30 continuous days after the first 12 months of coverage.

"Pre-Existing Condition" means sickness or physical condition for which the insured had treatment, incurred expense, took medication, or received a diagnosis or advice from a physician, during the 12-month period immediately before the effective date of coverage.

The term "Pre-Existing Condition" will also include a condition that manifests itself in a way that would cause an ordinarily prudent person to seek medical advice, diagnosis, care or treatment.

## LIMITATIONS AND EXCLUSIONS

### Termination of Insurance

Employee coverage will terminate on the earliest of:

- the date the insured does not qualify as an insured;
- the date the insured retires;
- the date the insured ceases to be on active service;
- the end of the last period for which premium has been paid, subject to the Grace Period;
- the date the group master policy is discontinued.

Termination will have no effect on payment of benefits for a total disability that begins before such termination. We will have the right to terminate the coverage of any covered person who submits a fraudulent claim under the policy.

### 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 any portability option.

### Other Insurance with Us

An individual can only have one disability income policy or certificate with us. If a person already has disability income insurance with us, such person is not eligible to apply for this coverage.



Everyone deserves  
a better Tomorrow.

CriticalEvents® is critical illness insurance that pays lump sum benefits for specific illnesses.

Ed, a sous chef, signs up for his employer’s critical illness insurance because his dad and grandfather had heart disease. He figures his fondness for steak and watching TV from his recliner aren’t helping his health, either.

**It pays to be ready.**

When Ed has a heart attack and then bypass surgery, he’s relieved his critical illness insurance pays a lump sum benefit. He doesn’t have to use his retirement savings to cover missed work income, drives to the heart hospital and medical insurance deductibles.

You can’t predict a critical illness like a heart attack, stroke or cancer, but you can prepare for the potential financial impact. Critical illness insurance can help ease financial stress with lump-sum cash benefits used however you see fit.

**Money for what you need most.**

Ed’s costs add up faster than he expected, so he uses his critical illness insurance benefit payment for costs like:

- deductibles, co-pays, and his hospital bill
- his plane ticket to a specialized heart hospital
- the mortgage on his house while he’s not bringing in income
- credit card payments and his utility bills
- day care costs for his two kids

**Take our portable policy with you.**

Several years later, Ed is offered the head chef position at another restaurant and gladly accepts the new job. He begins paying premiums directly to Transamerica so he can keep his policy.

Keep your insurance when changing jobs by opting to pay premiums directly to us within 31 days of leaving your current job. Let us know you want to continue your critical illness insurance policy, and we’ll bill you directly.

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

Our easy-to-navigate website allows you to manage your information, policies and claims from your PC or mobile device.

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

Product Highlights
No lifetime maximum
No waiting period
Benefits paid directly to you
Payroll-deducted premiums
Family options available

# PRODUCT DETAILS

A member may purchase a benefit amount based on the premiums as shown in the following pages. A spouse and child dependent amount will be a percentage of the member-elected amount. Employees and spouses are eligible at age 18 and up, eligible children from birth through age 25.

Base Policy Benefits	Percentage of Benefit	Plan 1
Heart Attack	100%	Included
Stroke	100%	Included
Major Organ Failure	100%	Included
End Stage Renal Failure	100%	Included
Other Specified Organ Failure (Loss of sight, speech, or hearing)	100%	Included
Miscellaneous Diseases - Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease), Encephalitis/meningitis, Rocky Mountain Spotted Fever, Typhoid Fever, Anthrax, Cholera, Primary Sclerosing Cholangitis (Walter Payton's Disease) and Tuberculosis	100%	Included
Alzheimer's Disease	30%	Included
Coronary Artery Disease Requiring Bypass Grafts	25%	Included
Coronary Artery Disease Requiring Angioplasty/Stent	5%	Included

	Plan 1
Dependent Coverage	100%
First Occurrence	First occurrence after effective date
Rate Structure	Voluntary - Issue Age

Cancer Benefit Rider	Percentage of Benefit	Plan 1
Invasive Cancer	100%	Included
Bone Marrow Failure	100%	Included
Carcinoma In Situ	25%	Included
Prostate Cancer with TNM Classification of T1	25%	Included
Skin Cancer	5%	Included

Additional Benefit	Plan 1
Recurrent Critical Illness Benefit Rider	100%



# PRODUCT DETAILS

## Plan 1 Weekly Non-Tobacco Issue Age Rates

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

**Optional Riders:** Cancer Benefit Rider and Recurrent Critical Illness Benefit Rider (100%)

Employee				Ver 2.0.VA.0.00.FA
Age	\$15000	\$20000	\$25000	
18-29	\$2.57	\$3.27	\$3.98	
30-39	\$3.16	\$4.06	\$4.96	
40-49	\$5.82	\$7.61	\$9.40	
50-59	\$10.67	\$14.07	\$17.48	
60-64	\$22.16	\$29.40	\$36.63	
65+	\$26.49	\$35.16	\$43.84	
1 Parent Family				
18-29	\$2.71	\$3.46	\$4.21	
30-39	\$3.30	\$4.24	\$5.19	
40-49	\$5.96	\$7.80	\$9.63	
50-59	\$10.81	\$14.26	\$17.71	
60-64	\$22.30	\$29.58	\$36.86	
65+	\$26.63	\$35.35	\$44.07	
2 Parent Family				
18-29	\$3.81	\$4.93	\$6.05	
30-39	\$5.30	\$6.92	\$8.53	
40-49	\$10.74	\$14.16	\$17.59	
50-59	\$19.05	\$25.24	\$31.44	
60-64	\$42.03	\$55.89	\$69.75	
65+	\$45.80	\$60.92	\$76.03	

Issue State: Virginia  
Rate generation date: January 4, 2016

# PRODUCT DETAILS

## Plan 1 Weekly Tobacco Issue Age Rates

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

**Optional Riders:** Cancer Benefit Rider and Recurrent Critical Illness Benefit Rider (100%)

Employee				Ver 2.0.VA.0.00.FA
Age	\$15000	\$20000	\$25000	
18-29	\$4.58	\$5.95	\$7.32	
30-39	\$5.55	\$7.24	\$8.94	
40-49	\$11.33	\$14.95	\$18.57	
50-59	\$22.71	\$30.13	\$37.55	
60-64	\$43.14	\$57.36	\$71.59	
65+	\$47.98	\$63.83	\$79.67	
1 Parent Family				
18-29	\$4.71	\$6.13	\$7.55	
30-39	\$5.68	\$7.43	\$9.17	
40-49	\$11.46	\$15.13	\$18.80	
50-59	\$22.85	\$30.32	\$37.78	
60-64	\$43.28	\$57.55	\$71.82	
65+	\$48.12	\$64.01	\$79.90	
2 Parent Family				
18-29	\$6.79	\$8.90	\$11.01	
30-39	\$8.04	\$10.56	\$13.09	
40-49	\$20.74	\$27.50	\$34.26	
50-59	\$44.31	\$58.93	\$73.55	
60-64	\$84.40	\$112.38	\$140.36	
65+	\$93.47	\$124.47	\$155.48	

Issue State: Virginia  
Rate generation date: January 4, 2016

# LIMITATIONS AND EXCLUSIONS

We do not cover losses caused by, or as a result of, the covered person's:

- Participation or attempting to participate in an illegal activity.
- Intentionally causing self-inflicted injury.
- Committing or attempting to commit suicide, whether sane or insane.
- Involvement in any period of armed conflict.

Under no condition will we pay any benefits for losses incurred prior to the effective date.

## Portability option

If a member loses eligibility for this insurance for any reason other than nonpayment of premiums, insurance can be continued by paying the premiums directly to us at our administrative office within 31 days after termination. We will bill the member directly once we receive notification to continue this insurance.

## Termination of insurance

Member insurance will terminate on the earliest of:

- The date the group master policy terminates, subject to the portability option.
- The date a member ceases to be eligible for insurance.
- The date of the member's death.
- The premium due date on which we fail to receive the member's premium.
- The date the member sends us a written notice to cancel insurance.

Dependent insurance will terminate on the earliest of:

- The date the member's insurance terminates.
- The premium due date on which we fail to receive the member's premium.
- The date the dependent no longer meets the definition of dependent.
- The date the group master policy or certificate is modified to exclude dependent insurance.
- The date the member sends us a written notice to cancel dependent insurance.

We may end the insurance of any covered person who submits a fraudulent claim under the policy. Termination of the member's insurance will not affect any claim which begins before the date of termination.

## Termination of the group master policy

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

## Other insurance with us

A member can only have one critical illness policy or certificate with us. If a person already has critical illness insurance with us, such person is not eligible to apply for this insurance.

# DISCLOSURES

## 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 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 plan 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](http://www.tebcs.com).





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. Issue ages for employees and their spouses are 18-64, and eligible dependent children can be insured 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® 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.		\$250	
<b>Major Diagnostic Examination Benefit</b> For one CT Scan, MRI, or EEG completed within 90 days of the accident.		\$400	
<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

Module 2 Follow-Up Visits and Physical Therapy		7.50 Units
<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.		\$75
<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.		\$75
Module 3 Initial Accident Hospitalization		3.50 Units
<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.		\$1,050
<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	\$210
	Air Ambulance	\$1,050
Additional Riders		
Accident Hospital and ICU Income Rider (Form No. CRHICU00)		8.00 Units
<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.		\$200
<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.		\$600

## PRODUCT DETAILS

<b>Rates</b>					Ver 3.0.VA.0.00
<b>Coverage</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 I 24 Hour</b>	<b>Weekly</b>	<b>\$3.40</b>	<b>\$4.55</b>	<b>\$5.24</b>	<b>\$6.56</b>



# LIMITATIONS AND EXCLUSIONS

We will not pay benefits for losses caused by or as a result of a covered person:

- Driving any taxi for wage, compensation or profit;
- Mountaineering, parachuting or hang gliding;
- Voluntarily taking, administering, absorbing or inhaling poison, gas or fumes;
- Alcoholism or drug addiction;
- Participating in any sport or sporting activity for wage, compensation, profit, or racing any type of vehicle in an organized event;
- 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;
- War, or any act of war, whether declared or undeclared;
- Participating in any activity or event, including the operation of a vehicle, while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurred;
- Participating in a riot, civil commotion, civil disobedience or unlawful assembly;
- Committing, attempting to commit, or taking part in a felony or assault or engaging in an illegal occupation;
- Intentionally self-inflicting bodily injury or attempting suicide while sane or insane;
- Any loss incurred while 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.

## Termination of Insurance

Subject to the Portability Option, insurance on the member will end on the earliest of:

- the date of his or her death;
- the date he or she ceases to be eligible for insurance;
- the last date for which premium payment has been made to us, subject to the grace period;
- the date he or she terminates membership;
- the date the group master policy terminates;
- the date he or she sends us a written notice to cancel insurance.

The insurance on a dependent will cease on the earliest of:

- the date of the member's death;
- the date the member's insurance terminates;
- the last date for which premium payment has been made to us, subject to the grace period;
- the date the dependent no longer meets the definition of dependent;
- the date the certificate is modified so as to exclude dependent insurance;
- the date the member sends us a written notice to cancel insurance on a dependent.

## Extension of Benefits

Whenever termination of insurance under this section occurs due to termination of membership, such termination will be without prejudice to:

- any hospital confinement which began while insurance was in force; or
- any covered treatment or service for which benefits would be provided and which began while insurance was in force; provided, however that the covered person is and continues to be hospital confined or receiving treatment.

Such Extension of Benefits will continue for up to the earlier of:

- 30 days; or
- the date on which the covered person is no longer hospitalized or receiving treatment.

## Portability Option

If a member 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 member directly once we receive notification to continue your insurance.

# LIMITATIONS AND EXCLUSIONS

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## **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.

## **Other Insurance with Us**

An individual can only have one accident policy or certificate with us. An individual can only have one disability income policy, certificate, or rider with us. If a person already has accident insurance with us, such person is not eligible to apply for this coverage. If a person already has disability income insurance with us, such person is not eligible to apply for the disability income riders.