



# 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.

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

Underwritten by Transamerica Life Insurance Company  
 Customer Service: 1-888-763-7474 or [www.tebcs.com](http://www.tebcs.com)

# 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.NC.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: North Carolina  
Rate generation date: September 4, 2015

- \* Spouse and Dependent benefit amount, if elected, is 100% of Member benefit.
- \* 1 Parent Family tier = Member and child(ren).
- \* 2 Parent Family tier = Member and Spouse or Member, Spouse and child(ren).

# 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.NC.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: North Carolina  
Rate generation date: September 4, 2015

- \* Spouse and Dependent benefit amount, if elected, is 100% of Member benefit.
- \* 1 Parent Family tier = Member and child(ren).
- \* 2 Parent Family tier = Member and Spouse or Member, Spouse and child(ren).

# SUMMARY OF BENEFITS

## Critical Illness Benefit

Critical illness insurance provides a lump-sum cash benefit which the member can use however they wish. After the critical illness diagnosis, the covered person will receive a lump-sum percentage of the elected benefit amount. The diagnosis must be made after the effective date of the certificate. Percentages for each covered critical illness are shown in the Product Details section of the proposal.

**For example**, if a member purchased a benefit amount of \$30,000 and is diagnosed with a heart attack after the effective date, the member will receive 100 percent of their benefit - a lump sum of \$30,000.

For a different and subsequent critical illness, the covered person will receive an additional lump-sum benefit as long as the diagnosis is made 90 days or more after the last critical illness for which a benefit was paid. If the last critical illness benefit payment under this certificate was less than 100 percent of the applicable benefit amount, we will waive the requirements that the newly diagnosed illness must be medically unrelated and separated by 90 days.

## Recurrent Critical Illness Benefit (*Rider Form Series CRRCI500*)

This benefit provides each covered person with an opportunity to receive an additional payment for the same critical illness. The Recurrence Benefit is a percentage of the Critical Illness Benefit amount and the percentage is selected by the union. A recurrence of the same critical illness must be separated by a 12 month waiting period. For a cancer condition, the covered person must be treatment free for 12 months. Only one Recurrence Benefit will be paid for each critical illness.

If the same member in the earlier example also had the Recurrent Critical Illness Benefit Rider and undergoes another heart attack two years later, the member would receive a percentage of their benefit elected by their union. If their union chose a 50 percent recurrent critical illness benefit, the member would receive 50 percent of their \$30,000 benefit amount - \$15,000.

## Critical illness definitions

**Critical illness** - One of the illnesses or conditions listed below positively diagnosed by a physician. It must be based on diagnostic criteria generally accepted by the medical profession, as defined below.

**Alzheimer's disease** - A clinically established disease diagnosed by a psychiatrist or neurologist which results in the inability to independently perform two or more daily living activities such as bathing, dressing, eating, toileting, transferring or continence.

**Coronary artery disease requiring bypass grafts** - Coronary artery disease requiring a surgical operation to correct narrowing or blockage of one or more coronary arteries with bypass grafts, as confirmed in writing by a board-certified cardiologist. Angiographic evidence to support the necessity for this surgery will be required. For purposes of this benefit, a surgical operation to correct narrowing or blockage does not include the following procedures: balloon angioplasty, laser embolectomy, atherectomy, stent placement or other non-surgical procedures.

**Coronary artery disease requiring angioplasty/stent** - Coronary artery disease requiring a balloon angioplasty or other forms of catheter-based percutaneous transluminal coronary artery therapy to correct the narrowing or blockage of one or more coronary arteries, as confirmed in writing by a board-certified cardiologist. This benefit is confined to the heart; therefore, a narrowing or blockage of renal arteries or other peripheral arteries is not coronary artery disease and does not qualify for this benefit.

**End stage renal failure** - The end stage failure which presents a chronic irreversible failure of both kidneys, and requires treatment by renal dialysis.

**Heart attack** - The ischemic death of a portion of heart muscle resulting from one or more obstructions of coronary arteries. A positive diagnosis must be supported by either of the following criteria:

1. The presence of three or more of the following indicators:
  - pain, pressure, fullness, discomfort or squeezing in the center of the chest.
  - radiating pain to shoulder(s), neck, back, arm(s) or jaw.
  - new EKG changes indicative of myocardial infarction.
  - diagnostic increase of specific cardiac markers typical for heart attack.
  - confirmed image studies.
2. In the event of death, an autopsy confirmation identifying heart attack as the cause of death.

**Major organ failure** - The irreversible failure of a heart, lung, pancreas, entire kidney or any combination that a physician determined there is medical evidence to support the complete replacement of such organ with an entire organ from a human donor. It can also be the irreversible failure of a covered person's liver for which a physician has determined that there is medical evidence to support the complete or partial replacement of the liver or liver tissue from a human donor. The transplant need must be due to cerebral disease.

**Miscellaneous diseases** - The following diseases will be considered critical illnesses when diagnosed by a physician: amyotrophic lateral sclerosis (Lou Gehrig's disease), encephalitis/meningitis, rocky mountain spotted fever, typhoid fever, anthrax, cholera, primary sclerosing cholangitis (Walter Payton's disease) or tuberculosis.

# SUMMARY OF BENEFITS

**Other specified organ failure** - One of the following occurring independently of any other covered critical illness:

- Loss of sight - the total and irreversible loss of all sight in both eyes.
- Loss of speech - the total and permanent loss of the ability to speak.
- Loss of hearing - the total and irreversible loss of hearing in both ears. Hearing loss that can be corrected by using any hearing aid or device will not be considered an irreversible loss.

**Stroke** - A cerebrovascular event resulting in permanent neurological damage, including infarction, hemorrhage or embolization of brain tissue from an extracranial source. The diagnosis must be based on:

- Documented neurological deficits; and
- Confirmatory neuroimaging studies.

Stroke does not include cerebral symptoms due to:

- Transient ischemic attack (TIA).
- Reversible neurological deficit.
- Migraine.
- Cerebral injury resulting from trauma or hypoxia.
- Vascular disease affecting the eye, optic nerve or vestibular functions.

**Invasive cancer** - Cancer evidenced by a malignant tumor and tissue invasion. Invasive cancer does not include pre-malignant conditions or conditions with malignant potential, prostatic cancers which are histologically described as TNM Classification T1 (including T1(a) or T1(b), or of other equivalent or lesser classification), and any malignancy associated with the diagnosis of HIV.

**Carcinoma in situ** - Cancer that stays in its original location, confined to the site without having invaded neighboring tissue.

**Prostate cancer with TNM classification of T1** - Microscopic prostate tumors that are neither palpable nor visible on transrectal ultrasonography.

**Skin cancer** - Basal cell epithelioma or squamous cell carcinoma. Skin cancer does not include malignant melanoma or mycosis fungoides, which are not considered skin cancers.

# 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 coverage.

## 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 coverage.
- 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 coverage.

Dependent insurance will terminate on the earliest of:

- The date the member's coverage 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 coverage.
- The date the member sends us a written notice to cancel dependent coverage.

We may end the coverage 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.