



MAKE A DIFFERENCE IN THEIR LIVES

WORKPLACE EMPLOYEE BENEFITS



TRANSAMERICA®



We know employee benefits — and how to make a difference in your business. We're raising the bar for employee benefits by investing in our comprehensive solutions and people dedicated to serving you, while continuously working to improve our client experiences to deliver better service.

Together, we can deliver the solutions employers want and employees need — making a big difference in their lives, too.

WHY TRANSAMERICA

1.1M

lives covered

20K+

employers

~90 YEARS

of employee benefits experience

HELP TO EASE THE BURDEN OF RISING HEALTHCARE COSTS

Due to rising healthcare costs, it's never been more important to offer supplemental benefits — so employees can have a way to offset medical costs that can quickly accumulate, and employers can have a healthier, more productive workforce.

32%

of U.S. families did not seek medical care when they needed it because of cost, which can lead to a decrease in productivity and more sick days.¹

\$500B

How much U.S. businesses are collectively losing each year due to employee financial stress.²

Let us help you change those numbers ...

STREAMLINE YOUR BUSINESS

Choosing Transamerica means simplifying your business with one carrier, one platform, and one dedicated account management team for all of your voluntary benefits needs — making business easier while reducing administrative overhead.

WE MEET YOUR NEEDS — NOT THE OTHER WAY AROUND



Tailored onboarding is customized for employers and their needs to ensure better outcomes. Once we understand each case's needs, we outline our customized, transparent process step-by-step to set clear timelines and expectations throughout the entire journey.



Flexible enrollment allows us to work with any benefit admin platform — no matter how simple or sophisticated — making it easy for employees to enroll. And we'll help your clients boost product adoption with customized enrollment communications and timelines.



Dedicated account management teams help resolve issues faster. Your clients will have a single point-of-contact account team that will know their case inside and out.

SPEED WITHOUT SACRIFICING SERVICE

Self-administration avoids the need to reconcile at the policy level, streamlining billing and reducing errors. It makes handling LOA/FMLA look easy. Just pay the group premium in bulk and we'll handle the reconciliation. And in the unlikely case of errors, we'll work with your client to straighten it out.



Helps large employers with an ever-changing workforce avoid multi-page discrepancy reports



Helps small and mid-sized employers stay focused on their business, not benefits



Helps HR save time by eliminating discrepancy reports



Hassle-free claims can be filed online, over the phone, or through the mail. We've expanded our call center to improve customer service, reduce hold time, and increase first call resolution. And we're helping employees get paid faster with:

- Direct deposit
- Streamlined health claim forms

ONE SIZE DOES NOT FIT ALL

We meet employees where they're at in life with a growing suite of solutions to meet their needs. From student loan assistance to retiree medical protection, we can help employers attract and retain top talent with a diverse set of solutions for every stage of life.

Helping Employers:

Our Benefits SherpaSM report takes a close look at company and industry employee populations, helping employers identify which products best meet the needs of their employees.

Helping Employees:

Our Wealth + HealthSM marketing content engages and educates employees about which products best fit their needs so they can make the right decisions.

OUR EMPLOYEE BENEFITS PRODUCTS



LIFE INSURANCE

UNIVERSAL LIFE TransElite®	- High Face Amount or High Cash Value versions available - Guaranteed interest rate of 3% - Enhance insurance with Accelerated Death Benefit (ADB) for Chronic Condition Rider
INTEREST SENSITIVE WHOLE LIFE Trans\$ureSM	- 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	- 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 Chronic Condition and Accidental Death and Dismemberment Riders
BASIC TERM LIFE	- 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	- 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	- 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	- 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	- 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	- 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



PACKAGE INSURANCE

PACKAGE PRODUCT HealthPak	- 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	- 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	- 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®	- 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®	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	- 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®	- 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	- Vision benefits available through a national network - Discount savings on laser eye surgery - Comprehensive routine care choices
SHORT-TERM DISABILITY INCOME TransDI® Plus	- 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	- 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	- 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®	- 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®	- 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™	- 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



THE TRANSAMERICA DIFFERENCE

We are committed to delivering high quality products and better service at a fair price, so you can help ease the burden of healthcare costs and make a difference in employees' lives.

Ready to learn more?



Visit: transamerica.com



Contact: 800-851-7555 option 4

¹ "Survey: As coronavirus spreads, nearly 1 in 3 Americans admit to not seeking medical care due to cost," Bankrate, March 2020

² "Businesses Losing \$500 Billion Due to Employees' Financial Stress," HR Technologist, August 2019

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.