

ACCIDENT INSURANCE

Underwritten by Transamerica Life Insurance Company

Transamerica's Accident Insurance can help protect you from financial hardships if you suffer from an unexpected injury due to an accident. You'll receive a cash benefit for treatment received because of the accident, and you can use this money to help pay for anything you need, from co-pays and deductibles to household bills and everyday expenses.



AN EXAMPLE USING LINDA'S STORY

Linda is a 48-year-old flight attendant. One morning while driving to the airport, she was hit by a driver going the wrong way and broke her wrist in the accident.

While her major medical health insurance policy covered some of her expenses she accrued from treatment, she was still left with costly co-pays and a high deductible. That's not to mention the physical therapy sessions and follow-up visits to her doctor's office when her cast was removed.

Fortunately, Linda enrolled in Accident Insurance through her employer. This policy helped her avoid dipping into her savings to pay for costs that major medical wouldn't cover, saving her money as well as additional stress.

LINDA'S OUT-OF-POCKET EXPENSES¹

\$220	Doctor's visit with cast
+	
\$356	CT scan
+	
\$464	Broken wrist treatment (closed reduction, no surgery)
+	
\$1,242	Three follow-up visits and six physical therapy sessions
=	

\$2,282

TOTAL
OUT-OF-POCKET
EXPENSES

LINDA'S ACCIDENT INSURANCE BENEFITS PAID:

\$162	Doctor's visit benefit
+	
\$260	CT scan benefit
+	
\$715	Broken wrist treatment benefit (closed reduction, no surgery)
+	
\$495	Three follow-up visits and six physical therapy sessions
=	

\$1,632

TOTAL
BENEFITS
PAID

Treatment, claim costs, and benefit amounts are for illustration purposes only. Actual treatment costs will vary. Benefit payments will vary depending on the plan design chosen by your employer.

With Transamerica's Accident Insurance, when Linda received her benefit payment she used the money to pay for more than half of her out-of-pocket expenses.

16.2MM
emergency room
visits a year result in a
hospital admission.²

BECAUSE ACCIDENTS HAPPEN

Accident insurance can help you — and your family — in the event of unanticipated medical bills due to an accident or injury. It complements your major medical insurance by providing a benefit you can use however you need — whether it's covering co-pays and deductibles or household bills and other expenses.

A CARRIER YOU CAN TRUST

With nearly 90 years of experience in providing employee benefits, Transamerica is committed to helping people protect what matters most. We are on mission to help employees pursue a more secure financial future so they can live their best lives. And we're here to provide support every step of the way.

You can't predict the future, but you can prepare for it.

Questions?



Visit: transamerica.com



Contact: (855) 244-8318

ACCIDENT BENEFITS CAN INCLUDE:

- X-rays
- ER visits
- Urgent Care visits
- Dislocations
- Fractures
- CT Scans
- MRIs
- Follow-up visits
- Physical Therapy

See brochure for in-depth information about what benefits are paid for specific injuries or procedures.

KEY FEATURES:



Benefits paid directly to the insured or provider if designated



Easy payroll-deducted premiums



Options to insure your family members



Moves with you if you retire or change jobs — you'll just make the payments

¹Total healthcare cost is estimated with Healthcarebluebook.com for treatment in Pittsburgh, PA.

²"Emergency Department Visits," Centers for Disease Control and Prevention, September 13, 2021

LIMITATIONS AND EXCLUSIONS: We will not pay benefits for any accident that is caused by or occurs as a result of any of the following: Driving any taxi (including ride share programs such as Uber and Lyft) for wage, compensation, or profit. 2. Mountaineering, parachuting, or hang gliding. 3. Voluntarily taking, administering, absorbing, or inhaling poison, gas, or fumes. 4. Alcoholism or drug addiction. 5. Participating in any sport or sporting activity for wage, compensation, profit, or racing any type of vehicle in an organized event. 6. Traveling in or descending from any vehicle or device for aerial navigation, unless as a fare paying passenger on a scheduled or a charter flight operated by a scheduled airline. 7. War, or any act of war, whether declared or undeclared. 8. 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. 9. Actively participating in a riot, civil commotion, civil disobedience, or unlawful assembly. 10. Committing, attempting to commit, or voluntarily taking part in a felony or assault, or engaging in an illegal occupation. 11. Intentionally self-inflicting a bodily injury or attempting suicide, while sane or insane. 12. 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

THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE (OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN ADDITIONAL PAYMENT WITH YOUR TAXES.

This is a brief summary for Accident Insurance **underwritten by Transamerica Life Insurance Company (TLIC)**, Cedar Rapids, IA. TLIC is not an authorized insurer in New York. Cedar Rapids, IA. Forms and form numbers may vary. This insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy, certificate and riders for complete details.

Up-to-date information regarding our compensation practices can be found in the disclosures section of our website at tebcs.com.

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