

# YOUR FLEXIBLE BENEFITS

## CRITICALEVENTS® CRITICAL ILLNESS INSURANCE

***CriticalEvents* is critical illness insurance, underwritten by Transamerica Life Insurance Company 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.

### GET BENEFITS TO SPEND ON WHAT YOU NEED

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 or stroke, 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.

### GET THE BENEFITS THAT FIT YOUR NEEDS

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.

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.

**THIS IS SUPPLEMENTAL HEALTH INSURANCE. IT IS NOT MAJOR MEDICAL INSURANCE AND DOES NOT QUALIFY AS ESSENTIAL HEALTH BENEFITS OR MINIMUM ESSENTIAL COVERAGE UNDER THE FEDERAL AFFORDABLE CARE ACT.**

This is a brief summary of *CriticalEvents* critical illness insurance, underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA. Policy form series CPC10500 or TCC11000. Forms and 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.

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

### PRODUCT HIGHLIGHTS

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



Visit:  
[selfadminclaims@transamerica.com](mailto:selfadminclaims@transamerica.com)



Customer Service:  
855-244-8318

# PRODUCT DETAILS

An employee 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 employee-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	50%
First Occurrence	First occurrence after effective date
Rate Structure	Voluntary - Attained Age
Third Party Administrative Fee(s):	\$1.00 per month

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
Wellness Indemnity Benefit Rider	\$100
Recurrent Critical Illness Benefit Rider	50%

# PRODUCT DETAILS

## Plan 1

**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, Recurrent Critical Illness Benefit Rider (50%) and Wellness Benefit Rider (\$100)

Employee Non-Tobacco Monthly Attained Age Premium			Ver 2.0.NC.1.00.FA
Age	\$15000	\$30000	
Under 25	\$4.82	\$6.32	
25-29	\$5.93	\$8.18	
30-34	\$7.43	\$10.58	
35-39	\$9.44	\$14.24	
40-44	\$13.10	\$21.20	
45-49	\$19.60	\$34.00	
50-54	\$27.46	\$49.36	
55-59	\$38.16	\$70.56	
60-64	\$52.36	\$98.56	
65+	\$93.57	\$180.42	

Employee Non-Tobacco Monthly Attained Age Total Deduction*			
Age	\$15000	\$30000	
Under 25	\$5.82	\$7.32	
25-29	\$6.93	\$9.18	
30-34	\$8.43	\$11.58	
35-39	\$10.44	\$15.24	
40-44	\$14.10	\$22.20	
45-49	\$20.60	\$35.00	
50-54	\$28.46	\$50.36	
55-59	\$39.16	\$71.56	
60-64	\$53.36	\$99.56	
65+	\$94.57	\$181.42	

\*The total payroll deduction includes an amount of \$1.00 per month for each employee that selects coverage. Transamerica will collect this fee on behalf of the employer's benefits administration vendor, together with the insurance premium, if the employer authorizes payroll deduction of the vendor fee and discloses it to employees.

Issue State: North Carolina

# PRODUCT DETAILS

## Plan 1

**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, Recurrent Critical Illness Benefit Rider (50%) and Wellness Benefit Rider (\$100)

1 Parent Family Non-Tobacco Monthly Attained Age Premium			Ver 2.0.NC.1.00.FA
Age	\$15000	\$30000	
Under 25	\$7.10	\$9.20	
25-29	\$8.21	\$11.06	
30-34	\$9.71	\$13.46	
35-39	\$11.72	\$17.12	
40-44	\$15.38	\$24.08	
45-49	\$21.88	\$36.88	
50-54	\$29.74	\$52.24	
55-59	\$40.44	\$73.44	
60-64	\$54.64	\$101.44	
65+	\$95.85	\$183.30	

1 Parent Family Non-Tobacco Monthly Attained Age Total Deduction*			
Age	\$15000	\$30000	
Under 25	\$8.10	\$10.20	
25-29	\$9.21	\$12.06	
30-34	\$10.71	\$14.46	
35-39	\$12.72	\$18.12	
40-44	\$16.38	\$25.08	
45-49	\$22.88	\$37.88	
50-54	\$30.74	\$53.24	
55-59	\$41.44	\$74.44	
60-64	\$55.64	\$102.44	
65+	\$96.85	\$184.30	

\*The total payroll deduction includes an amount of \$1.00 per month for each employee that selects coverage. Transamerica will collect this fee on behalf of the employer's benefits administration vendor, together with the insurance premium, if the employer authorizes payroll deduction of the vendor fee and discloses it to employees.

Issue State: North Carolina

# PRODUCT DETAILS

## Plan 1

**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, Recurrent Critical Illness Benefit Rider (50%) and Wellness Benefit Rider (\$100)

### 2 Parent Family Non-Tobacco Monthly Attained Age Premium Ver 2.0.NC.1.00.FA

Age	\$15000	\$30000
Under 25	\$9.02	\$11.72
25-29	\$10.98	\$14.88
30-34	\$13.45	\$18.70
35-39	\$16.61	\$24.26
40-44	\$22.77	\$35.82
45-49	\$32.28	\$54.48
50-54	\$44.59	\$78.34
55-59	\$60.74	\$110.24
60-64	\$82.05	\$152.10
65+	\$143.77	\$274.42

### 2 Parent Family Non-Tobacco Monthly Attained Age Total Deduction\*

Under 25	\$10.02	\$12.72
25-29	\$11.98	\$15.88
30-34	\$14.45	\$19.70
35-39	\$17.61	\$25.26
40-44	\$23.77	\$36.82
45-49	\$33.28	\$55.48
50-54	\$45.59	\$79.34
55-59	\$61.74	\$111.24
60-64	\$83.05	\$153.10
65+	\$144.77	\$275.42

\*The total payroll deduction includes an amount of \$1.00 per month for each employee that selects coverage. Transamerica will collect this fee on behalf of the employer's benefits administration vendor, together with the insurance premium, if the employer authorizes payroll deduction of the vendor fee and discloses it to employees.

Issue State: North Carolina

# PRODUCT DETAILS

## Plan 1

**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, Recurrent Critical Illness Benefit Rider (50%) and Wellness Benefit Rider (\$100)

Employee Tobacco Monthly Attained Age Premium			Ver 2.0.NC.1.00.FA
Age	\$15000	\$30000	
Under 25	\$6.02	\$8.72	
25-29	\$8.03	\$12.38	
30-34	\$10.43	\$16.58	
35-39	\$14.39	\$24.14	
40-44	\$21.95	\$38.90	
45-49	\$35.65	\$66.10	
50-54	\$51.61	\$97.66	
55-59	\$73.86	\$141.96	
60-64	\$102.76	\$199.36	
65+	\$188.07	\$369.42	

Employee Tobacco Monthly Attained Age Total Deduction*			
Age	\$15000	\$30000	
Under 25	\$7.02	\$9.72	
25-29	\$9.03	\$13.38	
30-34	\$11.43	\$17.58	
35-39	\$15.39	\$25.14	
40-44	\$22.95	\$39.90	
45-49	\$36.65	\$67.10	
50-54	\$52.61	\$98.66	
55-59	\$74.86	\$142.96	
60-64	\$103.76	\$200.36	
65+	\$189.07	\$370.42	

\*The total payroll deduction includes an amount of \$1.00 per month for each employee that selects coverage. Transamerica will collect this fee on behalf of the employer's benefits administration vendor, together with the insurance premium, if the employer authorizes payroll deduction of the vendor fee and discloses it to employees.

Issue State: North Carolina

# PRODUCT DETAILS

## Plan 1

**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, Recurrent Critical Illness Benefit Rider (50%) and Wellness Benefit Rider (\$100)

1 Parent Family Tobacco Monthly Attained Age Premium			Ver 2.0.NC.1.00.FA
Age	\$15000	\$30000	
Under 25	\$8.30	\$11.60	
25-29	\$10.31	\$15.26	
30-34	\$12.71	\$19.46	
35-39	\$16.67	\$27.02	
40-44	\$24.23	\$41.78	
45-49	\$37.93	\$68.98	
50-54	\$53.89	\$100.54	
55-59	\$76.14	\$144.84	
60-64	\$105.04	\$202.24	
65+	\$190.35	\$372.30	

1 Parent Family Tobacco Monthly Attained Age Total Deduction*		
Age	\$15000	\$30000
Under 25	\$9.30	\$12.60
25-29	\$11.31	\$16.26
30-34	\$13.71	\$20.46
35-39	\$17.67	\$28.02
40-44	\$25.23	\$42.78
45-49	\$38.93	\$69.98
50-54	\$54.89	\$101.54
55-59	\$77.14	\$145.84
60-64	\$106.04	\$203.24
65+	\$191.35	\$373.30

\*The total payroll deduction includes an amount of \$1.00 per month for each employee that selects coverage. Transamerica will collect this fee on behalf of the employer's benefits administration vendor, together with the insurance premium, if the employer authorizes payroll deduction of the vendor fee and discloses it to employees.

Issue State: North Carolina

# PRODUCT DETAILS

## Plan 1

**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, Recurrent Critical Illness Benefit Rider (50%) and Wellness Benefit Rider (\$100)

2 Parent Family Tobacco Monthly Attained Age Premium			Ver 2.0.NC.1.00.FA
Age	\$15000	\$30000	
Under 25	\$11.12	\$15.92	
25-29	\$14.43	\$21.78	
30-34	\$18.25	\$28.30	
35-39	\$24.41	\$39.86	
40-44	\$35.82	\$61.92	
45-49	\$56.28	\$102.48	
50-54	\$80.89	\$150.94	
55-59	\$114.14	\$217.04	
60-64	\$157.65	\$303.30	
65+	\$285.82	\$558.52	

2 Parent Family Tobacco Monthly Attained Age Total Deduction*			
Age	\$15000	\$30000	
Under 25	\$12.12	\$16.92	
25-29	\$15.43	\$22.78	
30-34	\$19.25	\$29.30	
35-39	\$25.41	\$40.86	
40-44	\$36.82	\$62.92	
45-49	\$57.28	\$103.48	
50-54	\$81.89	\$151.94	
55-59	\$115.14	\$218.04	
60-64	\$158.65	\$304.30	
65+	\$286.82	\$559.52	

\*The total payroll deduction includes an amount of \$1.00 per month for each employee that selects coverage. Transamerica will collect this fee on behalf of the employer's benefits administration vendor, together with the insurance premium, if the employer authorizes payroll deduction of the vendor fee and discloses it to employees.

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# 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 an employee 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 employee directly once we receive notification to continue this insurance.

## Termination of insurance

Employee insurance will terminate on the earliest of:

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

Dependent insurance will terminate on the earliest of:

- The date the employee's insurance terminates.
- The premium due date on which we fail to receive the employee'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 employee 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 employee'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

An employee 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.