

In 2017, there were over 40 million injury-related ER visits in the U.S.¹

MEET PAM



Pam was rushing to get out the door for work when her dog, Grande, got tangled between her feet.

As soon as she landed on the hard kitchen tile, she knew her wrist was broken. Luckily, Pam had signed up for accident insurance through her employer.

AN EXAMPLE OF HOW IT WORKS

Treatment, claim costs, and benefit amounts are for illustration purposes only. Actual treatment costs will vary. Benefits are based on an AccidentAdvance® policy in Pennsylvania. **Benefit payments will vary depending on the plan design selected by your employer.**

PAM'S OUT-OF-POCKET EXPENSES*

- \$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



PAM'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

Because Pam had Transamerica's accident insurance, she was able to cover her out-of-pocket expenses without tapping into her savings.

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

** Max of 3 visits per insured person, per accident

¹"Emergency Department Visits," Centers for Disease Control and Prevention, January 2017



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 copays and deductibles or household bills and expenses.

THE TRANSAMERICA DIFFERENCE

With nearly 90 years of experience in providing employee benefits, Transamerica is committed to helping people protect what matters most. We are championing the connection between Wealth + HealthSM to help employees live their best lives.

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

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



Hassle-free claims process



Options to insure your family members



Portability that allows you to keep your policy should you retire or change jobs

Questions?



Visit: transamerica.com



Contact: (888) 763-7474

This is a brief summary of *AccidentAdvance*[®], Accident Insurance underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa. Policy form series CPACC100 or TMAC1000-0518. Forms and 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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