

HELP WITH HOSPITAL COSTS

HOSPITAL SELECT® II HOSPITAL INDEMNITY INSURANCE

Hospital Select II, underwritten by Transamerica Life Insurance Company, is extra protection in case of hospitalization to help with co-pays, co-insurance — even ordinary household expenses.

When Talia comes down with a nasty cough, what her family thinks is just a cold soon lands her in the hospital as pneumonia. Fortunately, she responds well to treatment and is discharged and sent home within a few days.

Just as important, she also bounces back financially. It could have been a different story without her employer's hospital indemnity insurance. With benefits that help complement her major medical insurance, she and her family remain healthy in more ways than one.

DIRECT PAYMENTS FOR HEALTHCARE COSTS

Hospital indemnity insurance pays an amount for each day the insured is hospitalized, up to specific maximum limits. Because the benefits are paid to the insured directly², Talia uses them to help pay out-of-pocket expenses, such as her \$1,500 deductible and co-pays. She also could use them to pay her:

- Car payment, rent, or child care

HOSPITAL SELECT II FEATURES

- No co-insurance, co-pays, waiting periods¹, or deductibles
- Benefits paid in addition to other insurance the insured may have
- Portability that allows employees to keep insurance after they retire or leave the job

EASY QUALIFICATION WITH BROAD ELIGIBILITY

This policy is available for individuals, single-parent families, individuals with spouses or other adult dependents, and families. There is no maximum issue age for employees and their adult dependents, including common-law marriage partners, domestic partners, or civil union partners. Children under the age of 26 can be insured.

¹Based on plan design, some policies have a 10-month pregnancy waiting period.

²Benefits are only paid directly to the insured if the payment is not assigned to a provider.

THIS IS NOT MAJOR MEDICAL INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. IT DOES NOT QUALIFY AS MINIMUM ESSENTIAL HEALTH COVERAGE UNDER THE FEDERAL AFFORDABLE CARE ACT.

This is a brief summary of *Hospital Select® II, underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa*. Policy form series CPGHI400 and CCGHI400. Forms and form numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy 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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PRODUCT HIGHLIGHTS

- No lifetime maximum benefits for most benefits
- No waiting period¹
- Benefits paid directly to the insured²
- Payroll-deducted premiums
- Family options available

 **Visit:**
transamerica.com

 **Customer Service:**
888-763-7474



TRANSAMERICA®

Product Details

The following benefits are included in your plan option(s). Unless otherwise noted, all benefits and maximums are per insured person.

Daily In-Hospital Indemnity Benefit	Plan Option 1	Plan Option 2
Pays each day an insured person is confined to a hospital (but not an emergency room, outpatient stay or stay in an observation unit) as the result of a covered accident or sickness.	\$150.00	\$250.00
Maximum	\$10000.00 per calendar year	\$20000.00 per calendar year
Included Riders:		
Intensive Care Indemnity Benefit Rider (Rider Form Series CRCICU00)		
Pays each day an insured person is confined to an intensive care unit as the result of a covered accident or sickness.	None	\$300.00
Calendar Year Maximum		30 Days
Hospital Confinement Indemnity Benefit Rider (Rider Form Series TRHI1000-0118)		
Pays each day an insured person is confined to a hospital (but not an emergency room, outpatient stay or stay in an Observation unit) as the result of an accidental injury or sickness lasting a minimum of 24 continuous hours from time of admission.	\$1500.00	\$1500.00
Maximum	1 day(s) per confinement/1 day(s) per calendar year	1 day(s) per confinement/2 day(s) per calendar year
Off-the-Job Accidental Injury Indemnity Benefit Rider (Rider Form Series CRACIN00)		
Pays each day an insured person receives treatment for a covered accident. Treatment must be provided by a physician within 96 hours of the accident.	\$350.00	None
Maximum	1 day per accident/5 days per calendar year	

Limitations and Exclusions

Hospital Select® III

Confinement for the same or related condition within 30 days of discharge will be treated as a continuation of the prior confinement. Successive confinements separated by more than 30 days will be treated as a new and separate confinement.

No benefits under this contract will be payable as the result of the following:

- suicide or attempted suicide.
- intentionally self-inflicted injury.
- rest care or rehabilitative care and treatment.
- immunization shots and routine examinations such as: physical examinations, mammograms, pap smears, immunizations, flexible sigmoidoscopy, prostate-specific antigen tests and blood screenings (unless Wellness Indemnity Benefit Rider is included).
- any pregnancy of a dependent child including confinement rendered to her child after birth.
- routine newborn care (unless Wellness Indemnity Benefit Rider is included).
- hospital confinement of a newborn child following the child's birth, unless the newborn child is being treated for accidental injury or sickness.
- an insured person's abortion, except for medically necessary abortions performed to save the mother's life.
- treatment of mental or emotional disorder (unless Inpatient Mental and Nervous Disorder Indemnity Benefit Rider is included).
- treatment of alcoholism or drug addiction (unless Inpatient Drug and Alcohol Addiction Indemnity Benefit Rider is included).
- participation in a riot or insurrection.
- any accident caused by the participation in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions) or while intoxicated (intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred).
- dental care or treatment, except for such care or treatment due to accidental injury to sound natural teeth within 12 months of the accident and except for dental care or treatment necessary due to congenital disease or anomaly.
- sex change, reversal of tubal ligation or reversal of vasectomy.
- artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications or physician's services, unless required by law.
- committing, attempting to commit, or taking part in a felony or assault, or engaging in an illegal occupation.
- traveling in or descending from any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip.
- any loss incurred 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.)
- involvement in any war or act of war, whether declared or undeclared.

Portability Option

If the employee loses eligibility for this insurance for any reason other than fraud or nonpayment of premiums, they will have the option to continue this certificate (including any riders, if applicable) by paying the premiums directly to us within 31 days after this insurance terminates. We will bill the employee for these premiums after the employee notifies us to continue this insurance. The premiums the employee pays directly to us may exceed the premiums that were paid through the policyholder due to increased administrative costs for direct billing. If the employee stops paying the premiums under this option, this insurance will cease, subject to the terms of the Grace Period. The portability option is only available for the insured employee and their insured dependents. It is not available for the insured dependents without the insured employee.

Limitations and Exclusions

Termination of Insurance

Subject to the Portability Option, the insurance terminates on the earliest of:

- the insured's death.
- the premium due date when we fail to receive a premium, subject to the grace period.
- the date the policy terminates.
- the date the insured ceases to be eligible for insurance.

Dependent insurance ends on the earliest of:

- the date the insured employee's insurance terminates.
- the date the dependent no longer meets the definition of a dependent.
- the date of the Dependent's death.
- the premium due date when we fail to receive a premium, subject to the grace period.
- the date the policy is modified so as to exclude dependent insurance.

The insurance company has the right to terminate the insurance of any insured who submits a fraudulent claim.

Termination will not impact any claim which begins before the date of termination.

Hospital Confinement Indemnity Benefit Rider:

We will not pay benefits under this rider for an emergency room stay, an outpatient stay or a stay in an observation unit or recovery room. We also will not pay a hospital confinement benefit for a newborn child's stay in the hospital unless the newborn child is confined to the hospital and is being treated for an accidental injury or sickness.

Off-the-Job Accidental Injury Indemnity Benefit Rider:

Does not pay benefits for injuries which are caused by an accident that occurs while in the course of any legal or illegal occupation, activity, or employment for pay, benefit or profit.

Termination of the group master policy

This policy will end on the earliest of the following events:

1. if the policyholder submits an advance written request to us to terminate this policy, this policy will terminate on the date specified in that request.
2. if we give a 60-day advance written notice to the policyholder that we intend to terminate this policy, this policy will terminate on the date specified in that notice.
3. if any premium payable by the policyholder is not paid within its Grace Period, this policy will terminate on the day after the end of the Grace Period.
4. if the policyholder fails to comply with any terms of this policy or the policyholder application; fails to fulfill any obligations or duties under or pertaining to this insurance; or fails to comply with or cooperate with us in satisfying the requirements of any applicable law or regulation pertaining to this insurance; this policy will terminate on the 32nd day after we have given the policyholder written notice of our intent to terminate.

Other insurance with us

An employee can only have one hospital indemnity policy or certificate with us. If a person already has hospital indemnity insurance with us, such person is not eligible to apply for this insurance.