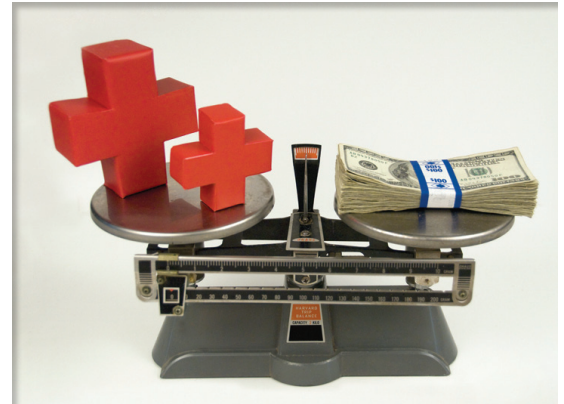


Underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.

A Package of Products Designed to Help Control Health Care Costs for Employers and Employees



The trend in major medical renewals has been to offer higher deductible options and increase the amount employees pay for their medical coverage. This trend does nothing to improve benefits and makes it more difficult for employees to afford a claim.

The HealthPak solution allows companies and their employees to regain the balance between benefits and dollars spent on health care after a rate increase.

How Does HealthPak Work?

TransConnect pays an indemnity benefit for out of pocket expenses of deductibles, co-insurance and co-payments for charges from the insured group's comprehensive medical plan.

ACCIDENT

- Accident Emergency Treatment
- Initial Accident Hospitalization
- Follow-up Visit and Physical Therapy
- Optional Wellness Benefit

TransConnect®

- Inpatient Hospital
- Outpatient Surgeries
- Emergency room treatment for accident
- Radiological Diagnostic Testing
- Ambulance transportation due to an accident

CRITICAL ILLNESS

- Lump-sum benefit to help pay costs associated with critical illnesses
- Critical Illnesses covered: Cancer, Heart Attack, Stroke, End-Stage Renal Failure, Major Organ Transplant Surgery
- Subsequent Illness Benefit
- Critical Illness Screening Benefit

How To Use HealthPak.

To be eligible for TransConnect benefits, the employee must be covered by a qualified major medical plan. Employees receive an identification card to present at the time of service that allows their providers to be paid directly after the major medical carrier determines the employee's financial responsibility for the claim. To access critical illness and accident benefits, the employee completes a claim form and benefits are paid directly to the employee.

MAJOR MEDICAL PLAN

\$3,000 deductible | 80/20 co-insurance | \$6,000 out-of-pocket maximum
TransConnect benefit is \$6,000 inpatient/\$3,000 outpatient.

CLAIM EXAMPLE

	maternity/delivery	cancer/lymphoma	heart attack	dislocated knee slip/fall	MRI/CT scan
Claim Amount	\$ 5,700	\$ 35,000	\$ 25,000	\$ 5,000	\$ 800
Deductible/Co-pay	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 800
Co-Insurance	\$ 540	\$ 3,000	\$ 3,000	\$ 400	\$ 0
Total Out-of-Pocket	\$ 3,540	\$ 6,000	\$ 6,000	\$ 3,400	\$ 800

HealthPak

TransConnect Benefit	\$ 3,540	\$ 6,000	\$ 6,000	\$ 3,000	\$ 800
Critical Illness Benefit	\$ 0	\$ 5,000	\$ 5,000	\$ 0	\$ 0
Accident Benefit	\$ 0	\$ 0	\$ 0	\$ 880	\$ 300*
Net Out-of-Pocket	\$ 0	+\$ 5,000	+\$ 5,000	+\$ 480	+\$ 300

* Only if MRI/CT Scan is a result of an accident

EXCLUSIONS

	outpatient chemo/radiation	lab or x-ray in doctor's office	drug/alcohol/ mental health	sleep apnea study	emergency room kidney stones
Claim Amount	\$ 1,200	\$ 57	\$ 1,800	\$ 650	\$ 1,300
Deductible/Co-pay	\$ 1,200	\$ 57	\$ 1,800	\$ 650	\$ 1,300
Co-Insurance	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Out-of-Pocket	\$ 1,200	\$ 57	\$ 1,800	\$ 650	\$ 1,300

HealthPak

TransConnect Benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Critical Illness Benefit*	\$ 5,000	\$ 0	\$ 0	\$ 0	\$ 0
Accident Benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Out-of-Pocket	+\$ 3,800	\$ 57	\$ 1,800	\$ 650	\$ 1,300

* Provides a lump sum for the diagnosis of cancer.

This is a brief summary of HealthPak benefits. Products offered are TransConnect,® group supplemental out-of-pocket medical expense indemnity insurance, policy form series CP201200 and CC200200; AccidentAdvance,® group off-the-job accident insurance, policy form series CPACC100 and CCACC100; and CriticalAssistance Select,® group critical illness insurance, policy form series CP200300 and CC200300.

For rate information, please ask your agent for a HealthPak Calculator demonstration.

Transamerica Employee Benefits

transamericaemployeebenefits.com

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800-400-3042

Additional products available through Transamerica Life Insurance Company

Universal Life • Whole Life • Basic and Supplemental Group Term Life • Dental • Vision • Legal • Accident
Cancer • Critical Illness • Short-Term Disability • Hospital Indemnity