

MEET EMMA



Every year,
about 805,000
Americans have
a heart attack.¹

Emma is a busy mom and was working long hours to help pay off her mortgage and debt.

When she had chest pains one afternoon, she chalked it up to stress, until she collapsed in the office breakroom. Emma had a heart attack. Thankfully, she signed up for critical illness insurance that helped cover her out-of-pocket medical expenses so she wouldn't have to add more debt — and stress — to her plate and could focus on getting better.

AN EXAMPLE OF HOW IT WORKS

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

$$\begin{array}{r}
 \$32,065 \text{ (Total hospital bill)*} \\
 - \\
 \$27,636 \text{ (Amount medical plan pays)} \\
 \hline
 = \\
 \$4,297 \text{ (Amount Emma is responsible for} \\
 \text{and must pay out-of-her-pocket)**}
 \end{array}$$

EMMA'S CRITICAL ILLNESS POLICY PAID HER:

\$20,000

The Transamerica critical illness insurance policy Emma signed up for pays \$20,000. She received 100% of that amount, even though her out-of-pocket cost was only \$4,297.

The costs of a critical illness can go well beyond the hospital bill. Because Emma had critical illness insurance through Transamerica, she was able to pay the \$4,297 *and* have additional cash for whatever else she needed during recovery.

¹ Heart Attack Facts, Statistics, and You," Healthline, March 23, 2020

*Total healthcare cost is estimated with Healthcarebluebook.com for treatment in Pittsburgh, PA. Estimates includes Electrocardiogram (\$50) Blood Test (\$20) Chest X-ray (\$64) Transthoracic Echocardiogram With Doppler (\$625), Coronary Catheterization (9,426), Stress Test (\$152), Chest CT (\$624), Coronary angioplasty includes hospital Stay for 3 days (\$21,102)

**HDHP/HRA and HSA-Qualified HDHP Features for CoveredWorkers, Henry J. Kaiser Family Foundation, 2019

CAN YOU AFFORD TO GET SICK?

A serious illness is worrisome enough without a financial blow on top of it. While you can't predict if a heart attack, stroke, or other serious illness will strike, you can help financially protect yourself just in case. Critical illness insurance pays you a lump-sum cash benefit that can be used to cover expenses such as out-of-pocket medical bills or time lost from work.

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.

Questions?

 **Visit:** transamerica.com

 **Contact:** (888) 763-7474

INCLUDES BENEFITS FOR:

- Heart attack
- Stroke
- Major organ 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

See your product brochure for a full list of included benefits.

KEY FEATURES:



No pre-existing condition limitations



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



Benefits paid directly to the insured or provider if designated



Payroll-deducted premiums to make this simple for you



Options to insure your family members

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 *CriticalEvent*[®] critical illness insurance, **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, IA. Policy form series CPC10500 or TCCI1000. 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.

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