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***CRITICALEVENTS***®

CRITICAL ILLNESS INDEMNITY INSURANCE

## Your Critical Illness Benefits

*CriticalEvents* critical illness indemnity insurance pays you a benefit to cover expenses associated with a covered critical illness. The type of illness determines payout amounts. Critical illness insurance is a voluntary policy intended to supplement your major medical insurance. It is not considered minimum essential coverage to meet the requirement of the Affordable Care Act. Benefits are as follows:

BASE POLICY BENEFITS	PERCENTAGE OF BENEFIT	PLAN OPTION 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 OPTION 1
Dependent Insurance	100%
First Occurrence	First occurrence after effective date
Rate Structure	Issue Age

CANCER BENEFIT RIDER	PERCENTAGE OF BENEFIT	PLAN OPTION 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 BENEFITS	PLAN OPTION 1
Recurrent Critical Illness Benefit Rider (Rider Form Series CRRCI500)	50%
Wellness Indemnity Benefit Rider (Rider Form Series CRWEL500)	\$150

## Your Critical Illness Benefits

**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 (\$150)

EMPLOYEE ONLY PLAN OPTION 1: NON-TOBACCO MONTHLY ISSUE AGE RATES				CRITICALEVENTS HERITAGE 2020.12.AL.0.00.DPT.D6
AGE	\$10,000	\$15,000	\$20,000	\$25,000
18-29	\$13.30	\$16.10	\$18.90	\$21.70
30-39	\$14.60	\$18.05	\$21.50	\$24.95
40-49	\$21.20	\$27.95	\$34.70	\$41.45
50-59	\$33.40	\$46.25	\$59.10	\$71.95
60-64	\$63.10	\$90.80	\$118.50	\$146.20
65+	\$73.40	\$106.25	\$139.10	\$171.95
1 PARENT FAMILY PLAN OPTION 1: NON-TOBACCO MONTHLY ISSUE AGE RATES				
18-29	\$15.83	\$18.83	\$21.83	\$24.83
30-39	\$17.13	\$20.78	\$24.43	\$28.08
40-49	\$23.73	\$30.68	\$37.63	\$44.58
50-59	\$35.93	\$48.98	\$62.03	\$75.08
60-64	\$65.63	\$93.53	\$121.43	\$149.33
65+	\$75.93	\$108.98	\$142.03	\$175.08
2 PARENT FAMILY PLAN OPTION 1: NON-TOBACCO MONTHLY ISSUE AGE RATES				
18-29	\$24.13	\$28.43	\$32.73	\$37.03
30-39	\$28.03	\$34.28	\$40.53	\$46.78
40-49	\$41.33	\$54.23	\$67.13	\$80.03
50-59	\$62.33	\$85.73	\$109.13	\$132.53
60-64	\$122.03	\$175.28	\$228.53	\$281.78
65+	\$129.23	\$186.08	\$242.93	\$299.78

Issue State: Alabama

Rate generation date: April 10, 2024

SIC code: 8211

*\*HSA Compatible – Based on its understanding of available guidance, Transamerica Life Insurance Company views the insurance benefits shown in this proposal as compatible with High-Deductible Health Plans and Health Savings Accounts. However, there is no guarantee that the relevant authorities will agree with Transamerica’s understanding. Current guidance is not complete and is subject to change. Neither Transamerica nor its agents or representatives provide legal or tax advice. Accordingly, Transamerica encourages its customers to consult with and rely upon independent tax and legal advisors regarding their particular situations, the use of the products presented here with High-Deductible Health Plans and Health Savings Accounts, and the persons/dependents that may be insured under such plans and accounts.*

## Your Critical Illness Benefits

**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 (\$150)

EMPLOYEE ONLY PLAN OPTION 1: TOBACCO MONTHLY ISSUE AGE RATES				CRITICALEVENTS HERITAGE 2020.12.AL.0.00.DPT.D6
AGE	\$10,000	\$15,000	\$20,000	\$25,000
18-29	\$18.60	\$24.05	\$29.50	\$34.95
30-39	\$20.60	\$27.05	\$33.50	\$39.95
40-49	\$34.90	\$48.50	\$62.10	\$75.70
50-59	\$63.60	\$91.55	\$119.50	\$147.45
60-64	\$115.00	\$168.65	\$222.30	\$275.95
65+	\$126.70	\$186.20	\$245.70	\$305.20
1 PARENT FAMILY PLAN OPTION 1: TOBACCO MONTHLY ISSUE AGE RATES				
18-29	\$21.13	\$26.78	\$32.43	\$38.08
30-39	\$23.13	\$29.78	\$36.43	\$43.08
40-49	\$37.43	\$51.23	\$65.03	\$78.83
50-59	\$66.13	\$94.28	\$122.43	\$150.58
60-64	\$117.53	\$171.38	\$225.23	\$279.08
65+	\$129.23	\$188.93	\$248.63	\$308.33
2 PARENT FAMILY PLAN OPTION 1: TOBACCO MONTHLY ISSUE AGE RATES				
18-29	\$32.23	\$40.58	\$48.93	\$57.28
30-39	\$34.63	\$44.18	\$53.73	\$63.28
40-49	\$66.63	\$92.18	\$117.73	\$143.28
50-59	\$125.33	\$180.23	\$235.13	\$290.03
60-64	\$226.53	\$332.03	\$437.53	\$543.03
65+	\$248.63	\$365.18	\$481.73	\$598.28

Issue State: Alabama

Rate generation date: April 10, 2024

SIC code: 8211

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## Summary of Benefits

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### CRITICAL ILLNESS BENEFIT

Critical illness insurance provides a lump-sum cash benefit which the employee can use however they wish. After the first occurrence critical illness diagnosis, the insured person will receive a lump-sum percentage of the elected benefit amount. The diagnosis must be made after the effective date of the certificate. Percentages for each covered critical illness are shown in the Product Details section of the proposal.

**For example**, if an employee purchased a benefit amount of \$30,000 and is diagnosed with a heart attack after the effective date, the employee will receive 100 percent of their benefit - a lump sum of \$30,000.

For a different and subsequent critical illness, the insured person will receive an additional lump-sum benefit as long as the diagnosis is made 90 days or more after the last critical illness for which a benefit was paid. If the last critical illness benefit payment under this certificate was less than 100 percent of the applicable benefit amount, we will waive the requirements that the newly diagnosed illness must be medically unrelated and separated by 90 days.

### RECURRENT CRITICAL ILLNESS BENEFIT (RIDER FORM SERIES CRRCI500)

This benefit provides each insured person with an opportunity to receive an additional payment for the same critical illness. The Recurrence Benefit is a percentage of the Critical Illness Benefit amount and the percentage is selected by the employer. A recurrence of the same critical illness must be separated by a 12 month waiting period. For a cancer condition, the insured person must be treatment free for 12 months. Only one Recurrence Benefit will be paid for each critical illness.

If the same employee in the earlier example also had the Recurrent Critical Illness Benefit Rider and undergoes another heart attack two years later, the employee would receive a percentage of their benefit elected by their employer. If their employer chose a 50 percent recurrent critical illness benefit, the employee would receive 50 percent of their \$30,000 benefit amount - \$15,000.

### WELLNESS INDEMNITY BENEFIT (RIDER FORM SERIES CRWEL500)

Transamerica is committed to providing support for out of pocket expenses associated with health screening tests. This benefit can help pay the costs for a screening test for early disease signs and lead to earlier intervention, better outcomes and healthier employees. The benefit is payable once per calendar year per insured person for one of the following health screening tests:

- Biopsy
- Chest x-ray
- Pap test
- Blood test for triglycerides
- Colonoscopy
- PSA (prostate-specific antigen tests)
- Bone marrow testing
- Fasting blood glucose test
- Serum cholesterol test to determine HDL/LDL level
- Breast ultrasound
- Flexible sigmoidoscopy
- Serum protein electrophoresis (blood test for myeloma)
- CA 125 (blood test for ovarian cancer)
- Hemoccult stool specimen
- Stress test on a bicycle or treadmill
- CA 15-3 (blood test for breast cancer)
- Mammogram
- Thermography
- CEA (blood test for colon cancer)

### CRITICAL ILLNESS DEFINITIONS

**Critical illness** - One of the illnesses or conditions listed below positively diagnosed by a physician. It must be based on diagnostic criteria generally accepted by the medical profession, as defined below.

## Summary of Benefits

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**Alzheimer's disease** - A clinically established disease diagnosed by a psychiatrist or neurologist which results in the inability to independently perform two or more daily living activities such as bathing, dressing, eating, toileting, transferring or continence.

**Coronary artery disease requiring bypass grafts** - Coronary artery disease requiring a surgical operation to correct narrowing or blockage of one or more coronary arteries with bypass grafts, as confirmed in writing by a board-certified cardiologist. Angiographic evidence to support the necessity for this surgery will be required. For purposes of this benefit, a surgical operation to correct narrowing or blockage does not include the following procedures: balloon angioplasty, laser embolectomy, atherectomy, stent placement or other non-surgical procedures.

**Coronary artery disease requiring angioplasty/stent** - Coronary artery disease requiring a balloon angioplasty or other forms of catheter-based percutaneous transluminal coronary artery therapy to correct the narrowing or blockage of one or more coronary arteries, as confirmed in writing by a board-certified cardiologist. This benefit is confined to the heart; therefore, a narrowing or blockage of renal arteries or other peripheral arteries is not coronary artery disease and does not qualify for this benefit.

**End stage renal failure** - The end stage failure which presents a chronic irreversible failure of both kidneys, and requires treatment by renal dialysis.

**Heart attack** - The ischemic death of a portion of heart muscle resulting from one or more obstructions of coronary arteries. A positive diagnosis must be supported by either of the following criteria:

1. The presence of three or more of the following indicators:
  - pain, pressure, fullness, discomfort or squeezing in the center of the chest.
  - radiating pain to shoulder(s), neck, back, arm(s) or jaw.
  - new EKG changes indicative of myocardial infarction.
  - diagnostic increase of specific cardiac markers typical for heart attack.
  - confirmed image studies.
2. In the event of death, an autopsy confirmation identifying heart attack as the cause of death.

**Major organ failure** - The irreversible failure of a heart, lung, pancreas, entire kidney or any combination that a physician determined there is medical evidence to support the complete replacement of such organ with an entire organ from a human donor. It can also be the irreversible failure of an insured person's liver for which a physician has determined that there is medical evidence to support the complete or partial replacement of the liver or liver tissue from a human donor. The transplant need must be due to severe organ disease.

**Miscellaneous diseases** - The following diseases will be considered critical illnesses when diagnosed by a physician: amyotrophic lateral sclerosis (Lou Gehrig's Disease), encephalitis/meningitis, rocky mountain spotted fever, typhoid fever, anthrax, cholera, primary sclerosing cholangitis (Walter Payton's disease) or tuberculosis.

**Other specified organ failure** - One of the following occurring independently of any other covered critical illness:

- Loss of sight - the total and irreversible loss of all sight in both eyes.
- Loss of speech - the total and permanent loss of the ability to speak.
- Loss of hearing - the total and irreversible loss of hearing in both ears. Hearing loss that can be corrected by using any hearing aid or device will not be considered an irreversible loss.

**Stroke** - A cerebrovascular event resulting in permanent neurological damage, including infarction, hemorrhage or embolization of brain tissue from an extracranial source. The diagnosis must be based on:

## Summary of Benefits

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- Documented neurological deficits; and
- Confirmatory neuroimaging studies.

Stroke does not include cerebral symptoms due to:

- Transient ischemic attack (TIA).
- Reversible neurological deficit.
- Migraine.
- Cerebral injury resulting from trauma or hypoxia.
- Vascular disease affecting the eye, optic nerve or vestibular functions.

**Invasive cancer** - Cancer evidenced by a malignant tumor and tissue invasion. Invasive cancer does not include pre-malignant conditions or conditions with malignant potential, prostatic cancers which are histologically described as TNM Classification T1 (including T1(a) or T1(b), or of other equivalent or lesser classification), and any malignancy associated with the diagnosis of HIV.

**Carcinoma in situ** - Cancer that stays in its original location, confined to the site without having invaded neighboring tissue.

**Prostate cancer with TNM classification of T1** - Microscopic prostate tumors that are neither palpable nor visible on transrectal ultrasonography.

**Skin cancer** - Basal cell epithelioma or squamous cell carcinoma. Skin cancer does not include malignant melanoma or mycosis fungoides, which are not considered skin cancers.

# **CRITICALEVENTS<sup>®</sup>** **CRITICAL ILLNESS INDEMNITY INSURANCE**



## ***CriticalEvents<sup>®</sup>* Critical Illness Indemnity Insurance Limitations and Exclusions: What Doesn't Qualify**

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We do not pay benefits for losses caused by, or as a result of, the insured 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 a written notice that the employee wants to cancel insurance is received

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

## CriticalEvents® Critical Illness Indemnity Insurance Limitations and Exclusions: What Doesn't Qualify

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- The date a written notice that the employee wants to cancel insurance on their dependent is received

We may end the insurance of any insured 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.

### **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.