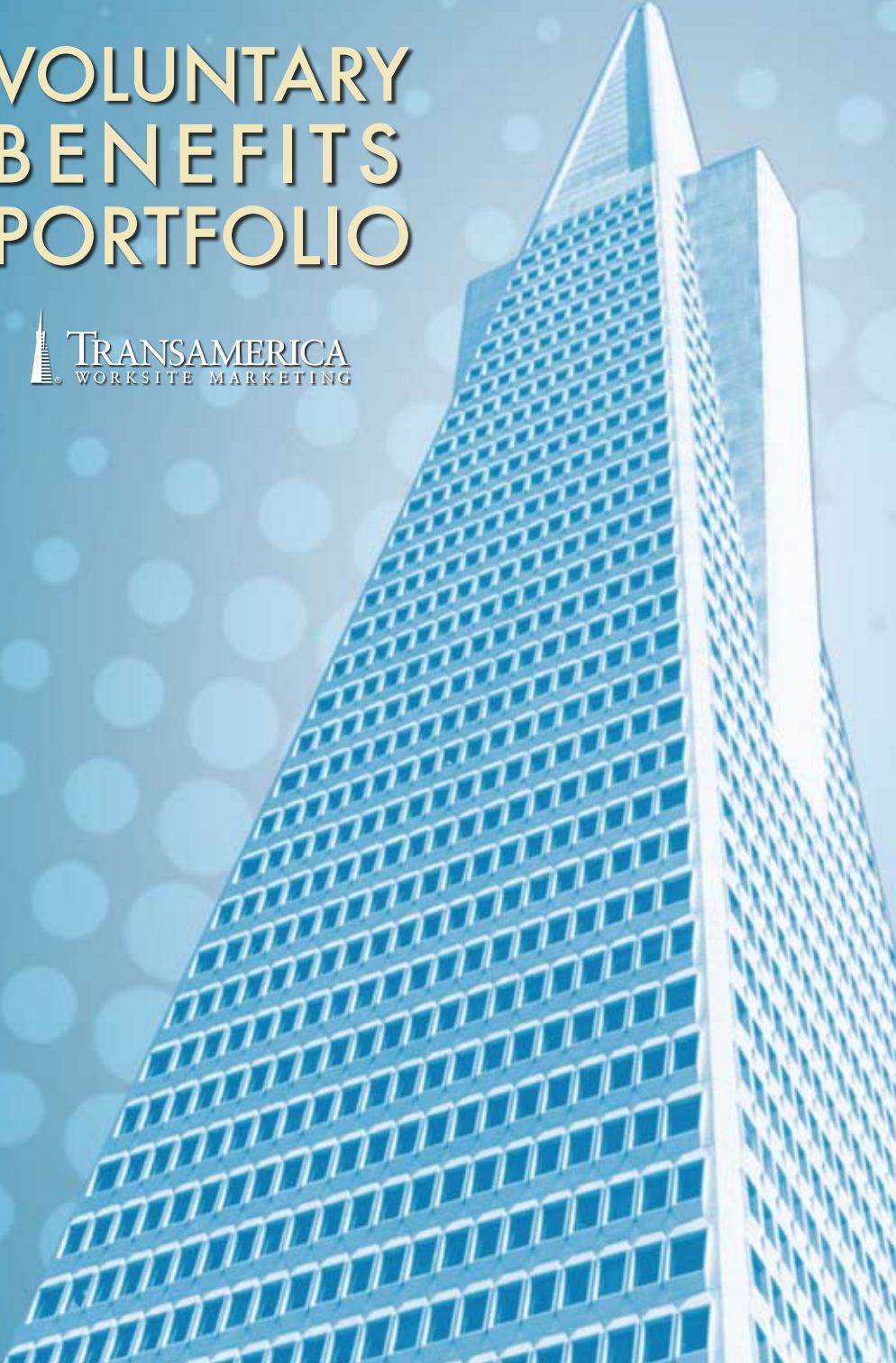


VOLUNTARY BENEFITS PORTFOLIO



Insurance products for the quality of Life and Health employees want.

Transamerica Worksite Marketing has risen to the challenge of today's demanding employee benefits marketplace. Our comprehensive portfolio of voluntary group benefits, offered through our underwriting companies, gives you the range and quality of life and health products you need to provide exceptional products and services for employees and their families.

Sales Support (800) 400-3042 option 3

LEGEND



*This is a summary of featured products. Limitations and exclusions apply.
Refer to the policy, certificates and riders for complete information.*



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Universal Life



TransLegacySM

- Guaranteed Issue available down to 100 lives and Conditional Guaranteed Issue available down to 50 lives
- Our highest death benefit per premium dollar
- Increased current credited interest rate up to 5.25%
- Choice of employee-only or employee and dependent coverage

Riders Available

- Automatic Face Amount Increase Rider
- Accidental Death and Dismemberment Rider
- Waiver of Monthly Deductions due to Layoff Rider
- Waiver of Monthly Deductions for Total Disability Rider
- 10 or 20 year Level Term Benefit Insurance Riders
- Accelerated Death Benefit for Critical Care Condition with 25, 50, 75 and 100% options
- Accelerated Death Benefit for Long Term Care Rider with Extension of Benefits Rider (*with paid-up life benefit*)
- Accelerated Death Benefit for Terminal Illness Rider
- Waiver of Premium Rider
- Child Level Term Insurance Rider



Whole Life



Trans\$ureSM

- Premiums never increase
- Death Benefit never decreases
- Choice of employee-only or employee and dependent coverage

Riders Available

- Accidental Death and Dismemberment Rider
- Accelerated Death Benefit for Critical Care Condition with 25, 50, 75 and 100% options
- Accelerated Death Benefit for Long Term Care Rider with Extension of Benefits Rider (*with paid-up life benefit*)
- Accelerated Death Benefit for Terminal Illness Rider
- Waiver of Premium due to Layoff Rider
- Waiver of Premium Benefit Rider



Group Term Life



TAC\$-Advantage®

- ◆ Simplified Issue coverage is also available
- ◆ Guaranteed Issue for cases above 1,000 lives will be considered with Underwriting approval
- ◆ Choice of employee-only or employee and eligible dependent coverage
- ◆ Terminal Illness Accelerated Death Benefit Option Rider
- ◆ Coverage is continuable (*state specific*)
- ◆ Waiver of Premium Rider (*included with TAC\$-Advantage where approved*)

Riders Available

- ◆ Accelerated Death Benefit for Critical Care Condition of up to 100% of the life insurance Death Benefit amount
- ◆ Accidental Death and Dismemberment Rider

Voluntary Group Term Life and Basic Group Term Life products are also available.

Life and Health Cooperative



myPack

A group term life Insurance with accelerated death benefit rider for critical care condition with group off-the-job accident insurance with off the job accident disability benefit rider and sickness disability benefit rider

- TAC\$-Advantage with Critical Illness Benefit and TransAccident with Accident and Sickness Disability Income Rider coverage is Guaranteed Issue
- TAC\$-Advantage with Critical Illness Benefit Buy-Up Option is Conditional Guaranteed Issue
- Required participation for groups of 50 to 499 employees is the greater of 10% or 10 applications (*per group*)
- Groups of 50 or less, minimum participation is 5 applications



Life and Health Cooperative



HealthPak

Use TransConnect® to free up major medical dollars and add Life and other Health coverage usually for less than the price of a group's next rate increase.

- ◆ Raise the Major Medical Deductible
- ◆ Place TransConnect to cover the out of pocket costs of deductibles, co-insurance and co-payments for Inpatient Hospital Benefits, Outpatient Benefits (50% of Inpatient Benefit), Doctor Visits Benefit and an Accident-Only Ambulance Benefit
- ◆ Add Voluntary Benefits to help bridge the gaps in coverage your clients currently have. Additional Life, Critical Illness, Accident, Dental or whatever completes the package!
- ◆ TransConnect does not cover:
 - Inpatient** – Anything related to Mental Health, Drug or Alcohol treatments or hospitalization.
 - Outpatient** – Lab or X-Rays in a doctor's office, emergency room for illness, sleep apnea or studies, physical therapy, chemo/radiation therapy, observation or medical equipment.



Critical Illness



CriticalAssistanceSM Plus

- Guaranteed Issue Availability Down to 100 Life Cases
- No Waiting Period
- Recurrence Benefit
- Competitive Premiums

Employers may offer up to two plan designs. Each provides a lump sum benefit for certain critical illnesses and additional benefits. The base plan includes Categories 1 and 2. Categories 3 and 4 are optional and employer-selected, along with the Optional Benefit Riders.

Categories

- Category 1 covers heart attack, stroke, heart transplant surgery, coronary bypass surgery, and angioplasty/stent.
- Category 2 covers major organ transplants (*excluding heart*), end-stage renal failure, paralysis not due to stroke (*all four limbs*), and burns.
- Category 3 covers invasive cancer, carcinoma in situ, prostate cancer with TNM classification of T1, skin cancer and cancer screening benefit.
- Category 4 covers an initial positive diagnosis of HIV that is contracted during the course of employment (*available to the health care industry only*).

Optional Riders

- Quality of Life Benefit Rider
- Cancer Screening Wellness Benefit Rider



Cancer



CancerSelect® Plus

Provide benefits to help defer the direct medical and indirect non-medical costs of cancer.

- Guaranteed Issue Availability Down to 100 Life Cases
- No Waiting Period
- Competitive Premiums
- Optionally Renewable Policy

Employers may offer up to two plan designs.

Base Coverage

A unit value for each of the five core module is selected by an employer.

- Hospital Benefits
- Surgery Benefits
- Radiation and Chemotherapy Benefits
- Wellness and Miscellaneous Benefits
- Cancer Maintenance Therapy Benefits

Optional Riders*

- First Occurrence Rider
- Specified Disease Rider
- Intensive Care Rider

* Not all riders available in all states.



Accident



AccidentAdvanceSM

A group 24-hour or off-the-job accident insurance policy

Base Coverage

- Accident Emergency Treatment
- Follow-Up Visit and Physical Therapy
- Initial Accident Hospitalization

Optional Riders

- Accidental Death and Dismemberment Rider
- Accident Only Disability Income Rider
- Accident Hospital and ICU Income Rider
- Sickness Only Disability Income Rider
- Expanded Benefits Rider
- Spouse Off-The-Job Accident Only Disability Income Rider
- Wellness Benefit Rider



Disability Income



TransDI® Plus

- New Preferred Option that pays a level commission for even more competitive pricing issued on a Guaranteed Issue basis
- Enhanced Underwriting Parameters including Guaranteed Issue and more liberal Conditional Guaranteed Issue
- Revamped SIC listing with more than 50% of all classifications moved to a more favorable rating
- 3, 6, 12 and 24 month benefit periods
- 0/7, 7/7, 0/14, 14/14, 30/30, 60/60, 90/90 and 180/180 elimination periods

Riders and Optional Benefits Available

- Survivor Benefit Rider
- Accidental Death and Dismemberment Rider
- Hospital Indemnity Rider
- Limited Pre-Existing Conditions Benefit



Hospital Indemnity



TransChoice® Plus

Provides benefits to employees, full- or part-time and those not eligible for major medical and temporary coverage for new employees, and association members.

Base Coverage

- Daily In-Hospital Indemnity Benefit
- Group Term Life Insurance Policy with Accidental Death & Dismemberment

Optional Benefits Available

- Outpatient Physician Office Visit Indemnity Benefit
- Outpatient Diagnostic X-Ray and Laboratory Indemnity Benefit
- Surgical and Anesthesia Indemnity Benefit
- In-Hospital and Surgical Additional Indemnity Benefit
- Off-the-Job Accidental Injury Benefit
- Prescription Drug Indemnity Benefit
- Wellness Indemnity Benefit
- Critical Illness Indemnity and Subsequent Critical Illness Indemnity Benefits
- Emergency Room Sickness Benefit
- Intensive Care Indemnity Rider
- Daily Inpatient Drug and Alcohol Indemnity Benefit
- Daily Inpatient Mental and Nervous Indemnity Benefit
- Ambulance Indemnity Benefit
- Daily Skilled Nursing Benefit Rider

Non-Insurance Discount Programs

- Employee Discount Card (*offered by New Benefits, Ltd.*)
- PPO Network (*offered by KBA*)

Additional Coverages that may be sold in conjunction with TransChoice Plus

- Short-Term Disability Income Insurance – \$400, \$600, \$800 monthly benefit, not to exceed 60% of base salary, for a 3 or 6 month benefit period; 7/7 or 14/14 Elimination Period
- Dental



Out-of-Pocket Medical Expense Indemnity



TransConnect®

Designed to pay an indemnity benefit for out-of-pocket expenses of deductibles, co-insurance and co-payments from serious illnesses charged by an insured group's comprehensive medical plan.

Benefits include:

- In-Hospital Benefit: \$500 - \$5,000
- Outpatient Hospital Benefit: \$250 - \$2,500
- Ambulance: \$350

Coverage may be enhanced by adding the following Rider:

- Physician Office Outpatient Treatment: \$15 per visit, 8 visits per person per year OR \$25 per visit, 5 visits per person per year
- Routine Well Baby Care covered

For benefits to be payable, an insured person must be covered by a basic, major medical or comprehensive plan at the time charges are incurred and the other medical plan must provide benefits for the covered charges.

Available to all eligible applicants, regardless of age. Applicants will enjoy Guaranteed Issue underwriting with no pre-existing conditions.



Dental



TransSmile®

Provide convenient benefits for common dental needs.

- Flexibility in co-insurance, annual maximum allowance, deductibles and waiting periods
- Maximum Roll Forward Benefit
- In- and Out-of-Network Options

TransSmile has three types of service including Diagnostic and Preventative Benefits, Basic Restorative Benefits, Major Restorative Benefits.

Optional Orthodontics Benefits Rider Available

Employers may offer up to two plan design. Each with the following options:

Co-insurance

0-100% of Available Maximum Allowance (*increments of 5%*)

Available Maximum Allowance

\$500, \$750, \$1,000, \$1,250, \$1,500, \$2,000, \$2,500

Waiting Period

0, 3, 6, 12, 18 or 24 months

Annual Deductible

\$0, \$25, \$50, \$75, \$100, \$150, \$200 or choose a \$100 lifetime deductible

Number of Deductibles

No Limit, Maximum 2 per Family or Maximum 3 per Family



Vision



SightSelect®

- Annual eye exam
- Frame and lenses, or contact lenses—including four boxes of disposables—if required
- Dual-choice frame benefit allows participants to choose a frame at the provider's location, or apply the frame allowance to any frame on the market
- Savings on PRK and LASIK laser eye surgery

Employers can choose between two plans offering different co-payments and frequencies of service

Spectera's diverse network offers both private practice as well as leading retail chain providers with evening and weekend hours available

Policy form series UHIC VisPol (04/02).

Spectera, Inc. administers vision benefits underwritten by the following entities: United HealthCare Insurance Company, United HealthCare Insurance Company of New York and Unimerica Insurance Company, Inc.

Legal



Family Legal Protection Plan

This legal expense program is not an insurance policy.

Free consultations: Members receive unlimited 1/2 hour consultations with plan attorneys each year via phone, in office or online

Document reviews: Members may have up to three simple documents (six pages or less) reviewed by a plan attorney each plan year

Wills: Members may have a Simple Will or Living Will Prepared Or Updated By A Plan Attorney Each plan year

Dispute resolution: Members may have dispute resolution letters or phone calls made by a plan attorney for up to three matters per year

Web site access: Members have unlimited access to user-friendly online resources

- ◊ Guaranteed reduced rates when legal representation is needed
- ◊ Flat fee services for bankruptcy, divorce, child/spousal support, traffic tickets and many others
- ◊ Special plan discount of 25% on plan attorneys' hourly rates
- ◊ Discounted contingency fees

24/7 Access to Web Resources on Legal Matters such as:

- ◊ Complete Online Member Legal Research
- ◊ Lawsuit/Litigation Procedural Guide
- ◊ Property Damage Disputes

"Better Benefits" Package (included at no cost)

- ◊ Identity Theft Protection
- ◊ Financial Counseling Benefits
- ◊ Financial Planning Benefits
- ◊ \$14 Per Month Covers the Entire Family



Electronic Enrollment

TransLink®

Our exclusive electronic enrollment system's user-friendly functionality saves time so you can focus on what you do best ... selling benefits!

Advantages include:

- Jet policy issue and delivery
- Payroll deductions and initial billing statement consistency
- Simplified enrollment management with broker-, enroller- and employer-level reporting
- Optional year-round, online billing
- Optional enrollment of all core and ancillary products offered to your group (even products underwritten by other carriers!)
- Accurate enrollment data virtually eliminates post enrollment "clean up"
- This system is available to you at no cost!
- Enrollments can be taken both via a remote laptop or self service and/or call center platforms.

Better still, all of this can ultimately lead to commissions being paid more quickly and accurately.

Additional Enrollment Systems

Other electronic **enrollment systems such as Common Census**, generating both paper and electronic applications, are accepted if approved for use. Contact your Sales Support Specialist for more information.

NOTE: TransLink is available for groups with 100 or more eligible employees and may not be available in all jurisdictions.



transamericaworksites.com

We have increased the functionality of the site and streamlined the look so it is easier to navigate. We have also expanded access to employers for easy billing and group administration.

Some of the features registered producers have available:

MyTWM Page: your information as soon as you log in

Order Materials: an online ordering wizard asks a series of questions to locate appropriate forms, add them to the shopping cart and check out.

Forms by State: If you know what form is needed, pick a state and product, add the forms from the list to the shopping cart and check out. After check out, identify the quantity and choose one, or multiple, shipping addresses.

Reporting functions

🔗 Production report: See production as it is in your hierarchy

🔗 Re-enrollment report: Download in pdf or excel

🔗 New business policy status report: View policies from received to issued

🔗 Missing Information report: View items missing to issue policies

Contracting and Licensing: View Licensing and Appointment requirements for each state. Select My Licenses and Appointments to view the status of personal licenses and Appointments by state.

Producer FAQ: Frequently asked questions about how to do business with us.

TransConnect and TransChoice Plus: Click the TransConnect and/or TransChoice Plus links to auto-login to third-party administrator web sites.

Some of the features registered employers have available:

We are now open 24/7 with our new MyTWM for Employers. View and reconcile bills, administer employee staff changes and updates and securely upload group information to us.

Agents who currently provide administration functions for their groups may access this area as well.

ADMINISTRATIVE SOLUTIONS

MyTWM for Employers

Do More from Anywhere!

We are now open 24/7 with our new MyTWM for Employers. Now you can view and reconcile bills, administer employee staff changes and updates and securely upload group information to us.

Agents who currently provide administration for their groups may access this area as well.



Fast Agent Contracting Service (FACS) Line (866) 546-0997

On The Run? Contract with Us on the Phone!

We know paperwork is boring, repetitive and sometimes confusing. So we created the toll-free Fast Agent Contracting Service (FACS) Line to address this tiresome task. We make sure paperwork is accurately filled out by asking just a



few simple questions!

Call and we'll complete your application over the phone then send you your completed paperwork and commission schedule. You only have to sign and return it!