

GUARANTEED ACCEPTANCE CRITICAL ILLNESS INSURANCE WITH WELLNESS BENEFITS

ConnectiCare

Voluntary Supplemental Benefits

Critical Illness Insurance with Wellness Benefits

The Guaranteed Acceptance Critical Illness policy provides benefits for invasive cancer, heart attack, stroke, coronary artery disease, end-stage renal failure, and major organ failure, and also includes cash disease screening benefits^{1,2}:

- Up to **\$30,000** of tax-free, Guaranteed Acceptance, lump sum benefit face amount payable twice for two of the following illnesses (maximum of **\$60,000** for two different illnesses): heart attack, stroke, invasive cancer, renal failure, and major organ failure.
- No medical examinations or blood tests required to be covered.
- Coverage also is available for spouses and children.
- Up to **\$7,500 (25% of face amount)** of tax-free, lump sum benefits for coronary artery disease or carcinoma in situ (localized cancer). Either of these benefits are payable once.
- Up to **\$1,500 (5% of face amount)** of tax-free, lump sum benefits for skin cancer.
- Individual plan is portable for continuation of coverage after change of occupation or retirement.
- **\$100** Cash Wellness Screening Benefits yearly for: mammogram, PSA prostate test, chest x-ray, colonoscopy, stress test, PAP test, glucose test, etc., for both employee and covered spouse.
- Pays cash lump sum benefits in addition to all other benefits, including workers' compensation.
- Provides cash benefits to cover deductibles, co-pays, and expenses not covered by Major Medical.
- Optional occupational HIV benefit.³
- Employees do not have to be hospital confined to collect cash benefits.
- Premiums are paid through convenient payroll deduction or bank draft.

Q & A

If I have a good medical plan, why do I need critical illness insurance?

Even if you have a great health care package and other supplemental health insurance, financial pitfalls are often unavoidable when faced with a life-changing serious illness.

What can I use my benefits for?

Spend the proceeds at your own discretion. For instance, you can use the benefits to pay for mortgage payments, medical treatments not covered by health insurance and to pay down credit card bills.

ConnectiCare is a brand name used for products and services offered by ConnectiCare, Inc. & Affiliates, part of the EmblemHealth family of companies.

Connecticut

Underwritten and
administered by

 **TRANSAMERICA**
LIFE INSURANCE COMPANY

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Limitations and Exclusions

The policy does not cover losses caused by or resulting from the following:

- a covered person being diagnosed with a specified disease during the waiting period. If covered person is diagnosed with a specified disease during the waiting period, Transamerica Life Insurance Company will void the policy and refund all premiums paid.
- a covered person participating in a felony, riot or insurrection,
- a covered person intentionally causing a self-inflicted injury,
- a covered person committing or attempting to commit suicide.
- Transamerica Life Insurance Company will not pay the specified disease benefit for the following:
 - pre-malignant conditions or conditions with malignant potential; or
 - Transient Ischemic Attacks.

Transient Ischemic Attacks are not considered strokes or any other type of disease covered by the policy.

Time Limit on Certain Defenses: After two years from the date of issue, only fraudulent misstatements in the application may void the policy or cause denial of claims for loss incurred or disability after such two-year period.

¹ CriticalEvents, a voluntary limited specified disease insurance policy is **underwritten by Transamerica Life Insurance Company**, Home Office Cedar Rapids, Iowa. Policy Form Series CPCIO500 and CCCIO500. A.M. Best rating A (3rd out of 16 categories), as of September 12, 2019. This rating is based on A.M. Best's measurement of the insurance company's current financial strength, operating performance, and the ability to meet policyholder obligations.

² Consult your policy for full details.

³ Available only to employees in the healthcare industry.