

YOUR FLEXIBLE BENEFITS

CRITICALASSISTANCE ADVANCESM CRITICAL ILLNESS INSURANCE

Help When You Need It Most, Underwritten by Transamerica Life Insurance Company.

Even with traditional health insurance, a serious illness can mean a big financial setback. There can be copays and coinsurance, time lost from work, travel for treatment, and other costs.

CriticalAssistance Advance is protection designed to provide extra money to families when they need it most, helping them cover costs associated with the initial occurrence of a heart attack, stroke, or other serious illness as defined in the policy. You choose your benefit amount, and benefits are also available for your spouse and eligible children. Their benefit amount will be 50% of the benefit you elect.

LUMP-SUM BENEFIT

This policy pays a lump-sum benefit equal to the amount you choose multiplied by the applicable percentage shown in the schedule of benefits upon the occurrence of a covered critical illness within each category. If the benefit payment is less than 100% of the selected benefit amount, the policy pays another lump-sum benefit amount upon the diagnosis of a different type of critical illness within the same category up to the limit per category. There is a lifetime maximum of three times the benefit amount you choose.

ISSUE AGES

Employees and their spouses age 18 and up, and eligible children from birth through age 25.

PORTABLE PROTECTION

Keep your insurance when changing jobs by opting to pay premiums directly to us within 31 days of leaving your current job. Just let us know you wish to continue your critical illness insurance policy.

This is a brief summary of *CriticalAssistance Advance* critical illness insurance, **underwritten by Transamerica Life Insurance Company, Cedar Rapids, Iowa.** Policy form series CPCIO400 and CCCIO400. Forms and form 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.

21837_CCA01C0218

HOW IT WORKS

- Use benefits for medical or non-medical purposes.
- No waiting period.
- Benefits paid directly to you.
- Convenient payroll-deducted premiums.
- Family options available.
- Hassle-free online claims.



Visit:

transamericabenefits.com



Customer Service:

888-763-7474



TRANSAMERICA®

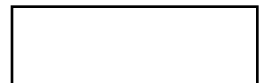
Product Details

Covered Critical Illness	Percentage of Benefit	Plan 1
Heart Attack	100%	Included
Stroke	100%	Included
Life Threatening Cancer	100%	Included
Major Organ Transplants	100%	Included
End-Stage Renal Failure	100%	Included
Blindness and/or Deafness	100%	Included
Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease)	100%	Included
Benefits	Percentage of Benefit	Plan 1
Subsequent & Different Diagnosis Benefit (only for the above listed illnesses)	100%	Included
Coronary Artery Bypass Surgery	25%	Included
Carcinoma In Situ	25%	Included
Prostate Cancer with TNM Classification of T1	25%	Included
Angioplasty	5%	Included
Skin Cancer	5%	Included

Optional Riders	Plan 1
Critical Illness Screening Benefit	\$100

Elected Benefit - Employee may purchase a benefit amount based on the premiums as shown in the following pages. Dependent insurance is available for 50% of the employee's Elected Benefit.

Lifetime Maximum Benefit - Total benefits are limited to 3 times the Elected Benefit.



Product Details

Plan Option 1 Bi-Weekly Non-Tobacco Rates

Covered Critical Illnesses: Heart Attack, Stroke, Life Threatening Cancer, Major Organ Transplants, End-Stage Renal Failure, Blindness and/or Deafness, Amyotrophic Lateral Sclerosis

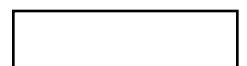
Benefits: Subsequent & Different Diagnosis Benefit, Coronary Artery Bypass Surgery, Carcinoma In Situ, Prostate Cancer, Angioplasty, Skin Cancer

Optional Riders:

Wellness Benefit Rider (\$100)

Employee			
Age	\$10000	\$20000	\$30000
18-29	\$5.40	\$8.03	\$10.66
30-39	\$5.76	\$8.76	\$11.76
40-49	\$8.81	\$14.86	\$20.90
50-59	\$14.16	\$25.56	\$36.96
60-64	\$27.73	\$52.70	\$77.67
65+	\$31.93	\$61.10	\$90.27
1 Parent Family			
18-29	\$6.19	\$8.91	\$11.64
30-39	\$6.56	\$9.65	\$12.74
40-49	\$9.60	\$15.74	\$21.88
50-59	\$14.96	\$26.45	\$37.94
60-64	\$28.53	\$53.59	\$78.65
65+	\$32.73	\$61.99	\$91.25
2 Parent Family			
18-29	\$8.54	\$11.77	\$15.00
30-39	\$9.60	\$13.90	\$18.19
40-49	\$14.08	\$22.85	\$31.62
50-59	\$21.47	\$37.62	\$53.77
60-64	\$41.91	\$78.51	\$115.11
65+	\$45.00	\$84.70	\$124.39

Issue State: Georgia



Product Details

Plan Option 1 Bi-Weekly Tobacco Rates

Covered Critical Illnesses: Heart Attack, Stroke, Life Threatening Cancer, Major Organ Transplants, End-Stage Renal Failure, Blindness and/or Deafness, Amyotrophic Lateral Sclerosis

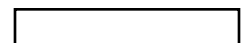
Benefits: Subsequent & Different Diagnosis Benefit, Coronary Artery Bypass Surgery, Carcinoma In Situ, Prostate Cancer, Angioplasty, Skin Cancer

Optional Riders:

Wellness Benefit Rider (\$100)

Employee			
Age	\$10000	\$20000	\$30000
18-29	\$7.89	\$13.01	\$18.13
30-39	\$8.67	\$14.58	\$20.49
40-49	\$14.67	\$26.58	\$38.49
50-59	\$27.55	\$52.33	\$77.12
60-64	\$50.40	\$98.03	\$145.66
65+	\$55.38	\$108.00	\$160.61
1 Parent Family			
18-29	\$8.68	\$13.90	\$19.11
30-39	\$9.47	\$15.47	\$21.47
40-49	\$15.47	\$27.47	\$39.47
50-59	\$28.34	\$53.22	\$78.10
60-64	\$51.19	\$98.91	\$146.64
65+	\$56.17	\$108.88	\$161.59
2 Parent Family			
18-29	\$11.68	\$18.05	\$24.42
30-39	\$12.42	\$19.53	\$26.64
40-49	\$22.62	\$39.93	\$57.24
50-59	\$42.00	\$78.70	\$115.39
60-64	\$75.97	\$146.64	\$217.30
65+	\$83.22	\$161.13	\$239.04

Issue State: Georgia



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

LIFE

HEALTH

Plan Option 1 Weekly Non-Tobacco Rates

Covered Critical Illnesses: Heart Attack, Stroke, Life Threatening Cancer, Major Organ Transplants, End-Stage Renal Failure, Blindness and/or Deafness, Amyotrophic Lateral Sclerosis

Benefits: Subsequent & Different Diagnosis Benefit, Coronary Artery Bypass Surgery, Carcinoma In Situ, Prostate Cancer, Angioplasty, Skin Cancer

Optional Riders:

Wellness Benefit Rider (\$100)

Employee			
Age	\$10000	\$20000	\$30000
18-29	\$2.70	\$4.01	\$5.33
30-39	\$2.88	\$4.38	\$5.88
40-49	\$4.40	\$7.43	\$10.45
50-59	\$7.08	\$12.78	\$18.48
60-64	\$13.86	\$26.35	\$38.83
65+	\$15.96	\$30.55	\$45.13
1 Parent Family			
18-29	\$3.09	\$4.45	\$5.82
30-39	\$3.28	\$4.82	\$6.37
40-49	\$4.80	\$7.87	\$10.94
50-59	\$7.48	\$13.22	\$18.97
60-64	\$14.26	\$26.79	\$39.32
65+	\$16.36	\$30.99	\$45.62
2 Parent Family			
18-29	\$4.27	\$5.88	\$7.50
30-39	\$4.80	\$6.95	\$9.09
40-49	\$7.04	\$11.42	\$15.81
50-59	\$10.73	\$18.81	\$26.88
60-64	\$20.95	\$39.25	\$57.55
65+	\$22.50	\$42.35	\$62.19

This custom plan design is incomplete without a state-specific proposal which describes the benefits, exclusions, and limitations of policy form CPC10400.

Issue State: Georgia

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

LIFE

HEALTH

Plan Option 1 Weekly Tobacco Rates

Covered Critical Illnesses: Heart Attack, Stroke, Life Threatening Cancer, Major Organ Transplants, End-Stage Renal Failure, Blindness and/or Deafness, Amyotrophic Lateral Sclerosis

Benefits: Subsequent & Different Diagnosis Benefit, Coronary Artery Bypass Surgery, Carcinoma In Situ, Prostate Cancer, Angioplasty, Skin Cancer

Optional Riders:

Wellness Benefit Rider (\$100)

Employee			
Age	\$10000	\$20000	\$30000
18-29	\$3.94	\$6.50	\$9.06
30-39	\$4.33	\$7.29	\$10.24
40-49	\$7.33	\$13.29	\$19.24
50-59	\$13.77	\$26.16	\$38.56
60-64	\$25.20	\$49.01	\$72.83
65+	\$27.69	\$54.00	\$80.30
1 Parent Family			
18-29	\$4.34	\$6.95	\$9.55
30-39	\$4.73	\$7.73	\$10.73
40-49	\$7.73	\$13.73	\$19.73
50-59	\$14.17	\$26.61	\$39.05
60-64	\$25.59	\$49.45	\$73.32
65+	\$28.08	\$54.44	\$80.79
2 Parent Family			
18-29	\$5.84	\$9.02	\$12.21
30-39	\$6.21	\$9.76	\$13.32
40-49	\$11.31	\$19.96	\$28.62
50-59	\$21.00	\$39.35	\$57.69
60-64	\$37.98	\$73.32	\$108.65
65+	\$41.61	\$80.56	\$119.52

This custom plan design is incomplete without a state-specific proposal which describes the benefits, exclusions, and limitations of policy form CPC10400.

Issue State: Georgia

Limitations and Exclusions

We do not pay benefits or cover losses caused by, or as a result of, the following:

- Conditions other than those due to a covered Critical Illness.
- The insured person committing or attempting to commit a felony or engaging in an illegal occupation.
- The insured person intentionally causing self-inflicted injury.
- The insured person committing or attempting to commit suicide, whether sane or insane.
- The insured person's involvement in any period of armed conflict.
- Surgeries performed outside the United States or its Territories.

Under no condition will we pay any benefits for losses or medical expenses incurred prior to the effective date.

Heart Attack - Diagnosis must be supported by 3 or more of the following indicators: typical chest pain suggestive of heart attack; new EKG changes indicative of myocardial infarction; diagnostic increase of specific cardiac markers typical for heart attack; or, confirmatory imaging studies.

Stroke - Diagnosis must be based on 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, or vascular disease affecting the eye, optic nerve or vestibular functions.

Coronary Artery Bypass Surgery - Angiographic evidence to support the necessity for this surgery will be required. This benefit does not include balloon angioplasty, laser embolectomy, atherectomy, stent placement, or other non-surgical procedures.

Angioplasty - Coronary angioplasty must be performed by a physician who is also a board-certified cardiologist. This benefit is confined to the heart; therefore, angioplasty of renal arteries or other peripheral arteries are excluded from this benefit.

Major Organ Transplant - Being placed on the transplant list or undergoing surgery to receive a transplant of a human heart, bone marrow, lung, liver, kidney or pancreas.

End Stage Renal Failure - Chronic irreversible failure of both kidneys that requires treatment by renal dialysis or kidney transplant.

Blindness and/or Deafness - Total loss of sight in both eyes and/or total and irreversible loss of hearing in both ears that cannot be corrected by the use of a hearing aid or device.

Amyotrophic Lateral Sclerosis (Lou Gehrig's Disease) - Neurodegenerative disease, marked by progressive muscular weakness and atrophy with spasticity and hyperreflexia due to a loss of motor neurons of the spinal cord, medulla and cortex. The date of diagnosis of ALS is the date a Physician makes a diagnosis based on generally accepted principles of medicine in the United States at the time diagnosis is made.

Life Threatening Cancer - Evidence by a malignant tumor and the invasion of tissue. 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 the other equivalent or lesser classification), and Skin Cancer.

Carcinoma In Situ - Cancer that is in the normal place, confined to the site without having invaded neighboring tissue.

Prostate Cancer with TNM Classification of T1 - Microscopic tumors of the prostate 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.

Termination of Insurance

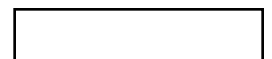
Employee insurance will terminate on the earliest of:

- The date of the employee's death;
- The date on which the employee ceases to be eligible for insurance;
- The last date for which premium payment has been made to us;
- The last date on which employment terminates;
- The date the group master policy terminates; or
- The date the employee sends us a written notice to cancel insurance.

Dependent insurance will terminate on the earliest of:

- The date the employee's insurance terminates;
- The last date for which premium payment has been made to us;
- The date the dependent no longer meets the definition of dependent;
- The date the group master policy is modified so as to exclude dependent insurance; or
- The date the employee sends us a written notice to cancel dependent insurance.

We will have the right to terminate the insurance of any insured person who submits a fraudulent claim under the policy.



Limitations and Exclusions

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 within 31 days after termination. We will bill the employee directly once we receive notification to continue your insurance.

Termination of the Group Master Policy

The policyholder may end the policy on any premium due date by submitting a 60-day advance written notice. A group will not be continued if it drops below the minimum required participation. The group master policy will be terminated and insurance of all remaining insureds will end, subject to the Portability Option.

Other Insurance with Us

An individual 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.

