TRANSAMERICA®

HOSPITAL INDEMNITY INSURANCE

Underwritten by Transamerica Life Insurance Company

FEDERALLY REQUIRED DISCLOSURE

The following disclosure is required by federal regulations to be provided for hospital indemnity insurance applications, enrollment forms, marketing/advertising and re-enrollment documents.

Important: This is a fixed indemnity policy, not health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill
- There might be a limit on how much this policy will pay each year
- This policy isn't a substitute for comprehensive health insurance
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit **HealthCare.gov** or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."

AVAILABLE TO THE EMPLOYEES OF: TRANSAMERICA CORPORATION

TRANSAMERICA®

HOSPITAL INDEMNITY INSURANCE

Underwritten by Transamerica Life Insurance Company

Hospital Indemnity Insurance from Transamerica pays a cash benefit for each day you are hospitalized. Your benefit can be used to help with deductibles and co-pays — or even costs you might not think about like the need for added child care or help with transportation. This insurance can help you get through a hospital stay without throwing your finances off track.

Hospital costs average $2,883 per day throughout the U.S.[1]

MEET SHINTINA

Shintina looks forward to giving birth, and is especially glad she signed up for hospital indemnity insurance from Transamerica. When her baby needs a C-section delivery, she spends four nights in the hospital, but her finances won't suffer because the birth didn't go as she'd planned. Her policy provides a benefit for the stay, letting her pay her bill more easily and recover without as much financial stress.

AN EXAMPLE OF HOW HOSPITAL INDEMNITY INSURANCE WORKS

Benefit amounts are for illustration purposes only. Actual benefits paid may vary.

Shintina receives her hospital bill.

SHINTINA'S HOSPITAL INDEMNITY INSURANCE POLICY PAID HER:

$600	Daily in-hospital benefit *($150/day for 4 days)*
+$1,500	Hospital admissions indemnity benefit *(1 Day)*
+$600	Newborn child in-hospital indemnity benefit *($150/day for 4 days)*
=$2,700	**TOTAL CASH BENEFITS PAID TO SHINTINA**

She uses her benefit to pay off her portion of the bill and other daily expenses.

Could your finances weather the storm if you or a family member is hospitalized? Why chance it?

Transamerica can help you feel prepared for rough weather.

YOUR BENEFITS AT A GLANCE

Daily in-hospital indemnity benefit:	$150
Hospital admission indemnity benefit	$1,500
Can I continue my insurance after employment?	Yes, you can take it with you if your job status changes.
Additional benefits:	Intensive Care Indemnity Benefit Rider Ambulance Indemnity Benefit Rider Inpatient Mental and Nervous Disorder Indemnity Benefit Rider Inpatient Drug and Alcohol Addiction Indemnity Benefit Rider

KEY FEATURES

- Provides additional benefits beyond your major medical insurance
- Payroll-deducted premium payments to make this simple for you
- Allows you to keep your policy should you retire or change jobs
- No maximum issue age for employees and their adult dependents
- Option to insure your family

See product brochure for full list of included benefits

Questions?

Visit: mytabenefits.com

Contact: (866) 891-4274

[1] "Hospital and Surgery Costs," Debt.org, June 2023

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.

LIMITATIONS AND EXCLUSIONS

With respect to benefits provided under this certificate, no benefits will be payable as the result of: An insured person's suicide or attempted suicide, while sane or insane. An insured person's intentionally self-inflicted injury. Rest care or rehabilitative care and treatment. Immunization shots and routine examinations such as: physical examinations, mammograms, Pap smears, immunizations, flexible sigmoidoscopy, prostate-specific antigen tests and blood screenings. This exclusion does not apply to coverage under the optional Wellness Indemnity Benefit Rider, if attached as part of the contract. Any pregnancy of a dependent child, including confinement rendered to her child after birth. Routine newborn care. This exclusion does not apply to coverage under the optional Wellness Indemnity Benefit Rider, if attached as part of the contract. An insured person's abortion, except for medically necessary abortions performed to save the mothers life. The treatment of a. An insured person's mental or emotional disorder. This exclusion does not apply to coverage under the optional Inpatient Mental and Nervous Disorder Indemnity Benefit Rider, if attached as part of the contract. b. An insured person's alcoholism or drug addiction. This exclusion does not apply to coverage under the optional Inpatient Drug and Alcohol Addiction Indemnity Benefit Rider, if attached as part of the contract. An insured person's participation in a riot, or insurrection. Dental care or treatment, except for such care or treatment due to accidental Injury to sound natural teeth within 12 months of the accident and except for dental care or treatment necessary due to congenital disease or anomaly. Any accident caused by the participation in any activity or event, including the operation of a vehicle, while under the influence of a controlled substance (unless administered by a physician or taken according to the physician's instructions) or while intoxicated (intoxicated means that condition as defined by the law of the jurisdiction in which the accident occurred). An insured person's sex change, reversal of tubal ligation or reversal of vasectomy. Artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications or Physicians services, unless required by law. Committing, attempting to commit, or taking part in a felony or assault, or engaging in an illegal occupation. Traveling in or descending from any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip. Any loss incurred while an insured person is on active-duty status in the armed forces. (If you notify us of such active duty, we will refund any premiums paid for any period for which no coverage is provided as a result of this exception.) An accident or sickness arising out of or in the course of any occupation for compensation, wage or profit or for which benefits may be payable under an Occupational Disease Law or similar law, whether or not application for such benefits has been made. An insured person's involvement in any war or act of war, whether declared or undeclared.

This is a brief summary of *Hospital Select® II*, **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, Iowa. Policy form series CPGHI400 and CCGHI400. Forms and form numbers may vary. Insurance may not be available in all jurisdictions. Limitations and exclusions apply. Refer to the policy 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.

EB3 2239476R1 V 11/23

© 2023 Transamerica Corporation. All Rights Reserved.

TRANSAMERICA®