



ACCIDENT INSURANCE

Underwritten by Transamerica Financial Life Insurance Company



Accident insurance from Transamerica can help protect you from financial hardships if you suffer an unexpected injury due to an accident. You'll receive a cash benefit for treatment received because of the accident, and you can use this money to help pay for anything you need, from co-pays and deductibles to household bills and everyday expenses.

Each year, there are 38 million injury-related visits to the emergency room in the U.S.¹

MEET LINDA

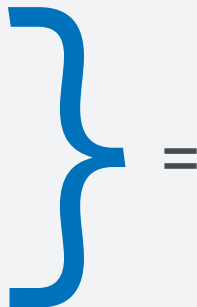
Linda is a 48-year-old flight attendant. One morning while hurrying to pack her suitcase, she tripped over her dog and broke her wrist in the fall. While her major medical insurance policy covered some of her expenses she accrued from treatment, she was still left with a costly portion of the medical bills. That's not to mention the physical therapy sessions and follow-up visit to her doctor's office when her cast was removed.

Fortunately, Linda enrolled in accident insurance through her employer. This policy helped her avoid dipping into her savings to help pay for costs that major medical wouldn't cover, saving her money as well as additional stress.

AN EXAMPLE OF HOW ACCIDENT INSURANCE WORKS

LINDA'S ACCIDENT INSURANCE BENEFITS PAID:

- + \$88 Doctor's visit benefit
- + \$140 CT scan benefit
- + \$595 Broken wrist treatment benefit (closed reduction, no surgery)
- + \$50 One follow-up doctor's visit
- + \$50 One physical therapy session



\$923

TOTAL BENEFITS PAID

Benefit amounts are for illustration purposes only. Actual benefit payments may vary based on the plan design chosen by you and/or your employer.

Can you manage extra expenses in the wake of an accident?

Accident insurance can help when the random becomes the reality.

YOUR BENEFITS AT A GLANCE

Insurance type: 24-Hour Coverage

Included benefits: Bodily Injury Benefits Recovery Services Benefits
Hospitalization Benefits
Accidental Death and Dismemberment Benefits
Survivor Benefits
Accidental Death and Dismemberment Rider
Accident Hospital & ICU Income Rider
Expanded Benefits Rider

Can I continue my insurance after employment? Yes, with our portability option

KEY FEATURES



Benefits paid directly to the insured or provider if designated



Easy payroll-deducted premiums



Options to insure your family members



Moves with you if you retire or change jobs — you'll just make the payments

ACCIDENT BENEFITS CAN INCLUDE:

- X-rays
- ER visits
- Urgent Care visits
- Dislocations
- Fractures
- CT Scans
- MRIs
- Follow-up visits
- Physical Therapy
- Surgery

See brochure for in-depth information about what benefits are paid for specific injuries or procedures.

Questions?



Visit: transamerica.com



Contact: 855-244-8318

¹"Emergency Department Visits," Centers for Disease Control and Prevention, Last reviewed, May 2023.

See product brochure for a list of included benefits.

LIMITATIONS AND EXCLUSIONS: We will not pay benefits for any accident that is caused by or occurs as a result of any of the following: 1. Driving any taxi (including ride share programs such as Uber and Lyft) for wage, compensation, or profit. 2. Mountaineering, parachuting, or hang gliding. 3. Voluntarily taking, administering, absorbing, or inhaling poison, gas, or fumes. 4. Alcoholism or drug addiction. 5. Participating in any sport or sporting activity for wage, compensation, profit, or racing any type of vehicle in an organized event. 6. Traveling in or descending from any vehicle or device for aerial navigation, unless as a fare paying passenger on a scheduled or a charter flight operated by a scheduled airline. 7. War, or any act of war, whether declared or undeclared. 8. Participating in any activity or event, including the operation of a vehicle, while intoxicated or under the influence according to the laws of the jurisdiction in which the accident occurred. 9. Actively participating in a riot, civil commotion, civil disobedience, or unlawful assembly. 10. Committing, attempting to commit, or voluntarily taking part in a felony or assault, or engaging in an illegal occupation. 11. Intentionally self-inflicting a bodily injury or attempting suicide, while sane or insane. 12. Any loss incurred while 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 insurance is provided as a result of this exception.

This is a brief summary of *AccidentAdvance*[®], Accident Insurance **underwritten by Transamerica Financial Life Insurance Company**, Harrison, NY. Policy form series FPIACC00-0115 and FPIACC00-0115. Forms and form numbers may vary. This 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.

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TRANSAMERICA[®]

Product Details

RATES				ACCIDENT ADVANCE HERITAGE 2020.11.NY.0.00.NODPT.ND
ACCIDENT INSURANCE	EMPLOYEE	EMPLOYEE AND SPOUSE	EMPLOYEE AND CHILD(REN)	EMPLOYEE, SPOUSE, AND CHILD(REN)
PLAN OPTION 1 24 HOUR MONTHLY	\$12.02	\$19.01	\$15.52	\$23.11

The illustrated rates DO NOT contain an exclusion for Workers' Compensation related injuries.

*HSA Compatible - Based on its understanding of available guidance, Transamerica Financial 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.

Issue State: New York

Rate generation date: December 4, 2024

SIC code: 6799