



Everyone deserves a better Tomorrow.

CriticalAssistance Plus[®] is critical illness insurance that pays benefits directly to you.

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

A critical illness can impact your family at any time. It pays to be ready.

A recent study in Washington state found that compared to the general population, bankruptcy rates were nearly twice as high among cancer patients one year after diagnosis, and the median time to bankruptcy was two and a half years after diagnosis.¹ Critical Illness insurance can help you and your family prepare for the financial stress a critical illness can cause.

Understanding CriticalAssistance Plus[®]

CriticalAssistance Plus is designed to come to the rescue of those budget-conscious families by helping pay the costs associated with the initial occurrence of a heart attack, stroke, cancer or other serious illness as defined in the policy.

You choose your benefit amount. Benefits are also available for your spouse and eligible children. Their benefit amount will be 50% of the benefit you elect.

Critical Illness Lump Sum Benefit

Pays you a lump sum benefit equal to the amount you choose multiplied by the applicable percentage shown in the Schedule of Benefits upon the first ever 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

Employee and spouse age 18 and up, eligible children from birth through age 25.

Benefits can be used to help pay related expenses, medical or otherwise, including:

Deductibles, co-pays, hospital bills and other medical expenses

Child care or house-sitting for the family pet

Credit card payments and other household bills

Travel to out-of-town hospital or treatment facility

Non-medical expenses like missed work and house-keeping



¹ American Heart Association, Heart Disease and Stroke Statistics-2011 Update, <http://circ.ahajournals.org/content/123/4/e18.full.pdf>, accessed on Nov. 6, 2012. Use of statistic does not imply endorsement.

This is a brief summary of CriticalAssistance Plus, Critical Illness Insurance. Policy form series CPCI0200 and CCCI200.

Forms and form numbers may vary. Coverage may not be available in all jurisdictions. Limitations and Exclusions apply. Refer to the policy, certificate and riders for complete details.

PRODUCT DETAILS

CriticalAssistance Plus provides benefits for covered Critical Illnesses in three categories.

Category 1	Percentage of Benefit	Plan 1
Heart Attack	100%	Included
Stroke	100%	Included
Heart Transplant Surgery	100%	Included
Coronary Bypass Surgery	25%	Included
Angioplasty/Stent	5%	Included
Category 2	Percentage of Benefit	Plan 1
Major Organ Transplant Surgery (excluding heart)	100%	Included
End Stage Renal Failure	100%	Included
Paralysis Not due to Stroke - all 4 limbs	100% (50% if fewer than 4 limbs)	Included
Burns (3rd degree or 50% coverage)	100%	Included
Category 3	Percentage of Benefit	Plan 1
Invasive Cancer	100%	Included
Carcinoma in situ	25%	Included
Prostate Cancer with TNM Classification of T1	25%	Included
Skin Cancer	5%	Included
Cancer Screening Benefit	\$50 per calendar year	Included
Optional Riders		Plan 1
Cancer Screening Wellness Benefit Rider		Included

Benefit Amount - Eligible employees can purchase coverage from \$5,000 to \$50,000 (in \$5,000 increments). If dependent coverage is elected by the employee, the Benefit Amount for each dependent will be equal to 50% of the employee's Benefit Amount.

PRODUCT DETAILS

Plan 1 Bi-Weekly Non-Tobacco Rates

Category 1: Heart Attack, Stroke, Heart Transplant, Coronary Bypass Surgery, Angioplasty/Stent

Category 2: Major Organ Transplant, End Stage Renal Failure, Paralysis, Burns

Optional Riders:

Category 3: Cancer Benefit Rider

Cancer Screening Wellness Benefit Rider (\$50)

Employee

Age	\$10000	\$20000
18-35	\$4.85	\$7.85
36-45	\$7.94	\$14.03
46-55	\$13.06	\$24.28
56-60	\$18.65	\$35.45
61-65	\$27.60	\$53.35
66+	\$30.83	\$59.82

1 Parent Family

18-35	\$5.38	\$8.56
36-45	\$8.47	\$14.75
46-55	\$13.59	\$24.99
56-60	\$19.18	\$36.16
61-65	\$28.13	\$54.07
66+	\$31.36	\$60.53

2 Parent Family

18-35	\$7.36	\$11.61
36-45	\$12.02	\$20.93
46-55	\$19.50	\$35.88
56-60	\$27.67	\$52.22
61-65	\$40.82	\$78.53
66+	\$46.04	\$88.96

PRODUCT DETAILS

Plan 1 Bi-Weekly Tobacco Rates

Category 1: Heart Attack, Stroke,, Heart Transplant, Coronary Bypass Surgery, Angioplasty/Stent

Category 2: Major Organ Transplant, End Stage Renal Failure, Paralysis, Burns

Optional Riders:

Category 3: Cancer Benefit Rider

Cancer Screening Wellness Benefit Rider (\$50)

Employee

Age	\$10000	\$20000
18-35	\$7.57	\$13.29
36-45	\$15.09	\$28.34
46-55	\$29.08	\$56.31
56-60	\$46.02	\$90.18
61-65	\$50.08	\$98.31
66+	\$55.71	\$109.57

1 Parent Family

18-35	\$8.10	\$14.01
36-45	\$15.62	\$29.05
46-55	\$29.61	\$57.02
56-60	\$46.55	\$90.90
61-65	\$50.61	\$99.02
66+	\$56.24	\$110.28

2 Parent Family

18-35	\$11.15	\$19.18
36-45	\$21.99	\$40.87
46-55	\$41.65	\$80.19
56-60	\$64.96	\$126.81
61-65	\$70.32	\$137.52
66+	\$78.99	\$154.87

LIMITATIONS AND EXCLUSIONS

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

- Conditions other than those due to a covered Critical Illness.
- The covered person participating or attempting to participate in an illegal activity.
- The covered person intentionally causing self-inflicted injury while sane.
- The covered person committing or attempting to commit suicide, while sane.
- The covered 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.

We may reduce or deny a claim or void coverage for loss incurred by a covered person:

- During the first 2 years from the effective date of such coverage for any misstatements in the application which would have materially affected our acceptance of the risk; or
- At any time for fraudulent misstatements in the application.

Pre-Existing Condition Limitation - No benefits are provided during the first 12 months for any Critical Illness that has been diagnosed, treated, or for which the covered person has incurred expense or has taken medication within 12 months prior to the effective date of such person's coverage.

Pre-Existing Condition - A sickness or physical condition for which the covered person:

- Had treatment; or
 - Incurred expense; or
 - Took medication; or
 - Received a diagnosis or advice from a physician,
- during the 12-month period immediately before the effective date of the covered person's coverage.

The term "Pre-Existing Condition" will also include a condition that manifests itself in a way that would cause an ordinarily prudent person to seek medical advice, diagnosis, care, or treatment.

Cancer Benefit Rider - We will not pay for loss as a direct result of cancer, except for cancer screening. Proof of positive diagnosis must be submitted with each new claim. We will not pay for any any disease or incapacity that has been caused, complicated, worsened, or affected by, or as a result of cancer or its treatment.

Cancer Screening Wellness Benefit Rider - We will only pay this benefit once per calendar year for each covered person. Proof of the charges incurred for the cancer screening tests must be submitted with each new claim.