

TRANSAMERICA MULTI-LIFE *At a glance.*

TRANSCARE® II

0-Day Elimination Period for Home Health Care and Cash Benefit
Cash Benefit – 1/3 of monthly benefit paid in cash, instead of reimbursement
Return of Premium and Accident Benefit to age 67

Plan design riders (subject to state availability):

Monthly Home Care | 3% & 5% Compound Benefit Increase Option | Joint Waiver of Premium
Shared Care | Full Restoration of Benefits | Return of Premium upon Death | Nonforfeiture

UNDERWRITING

Modified Guaranteed Issue - Section A: 3 questions, Standard rate class

Greater of 15 Employee applications or 10% of HPE* (High Potential Employees)

Simplified Issue - Sections A & B: 8 questions, Standard rate class

Greater of 10 Employee applications or 5% of HPE*

MIB and Prescription drug checks to verify Section A & B answers

Abbreviated Application - Sections A & B: same 8 questions but with phone interview

At least 5 Employee applications

Telephone interview asks section C questions, Medical Records "as needed"

All rate classes available, including preferred

* HPE = age 45-65, working full time, earning at least \$35,000/year

- Approval is not guaranteed.
- Underwriting will review all information provided and determine the most appropriate underwriting type, discount, participation and enrollment period. The final offer will be communicated in the form of an implementation memo.

DISCOUNTS

Multi life Discounts determined by who pays the premium. All discounts assume List Billing.

- 10% Employee Advantage Program® (Voluntary, no Employer contribution)
- 15% Corporate Advantage Program® (Employer pays for at least \$50,000 benefit pool; Buy-ups allowed)
- 20% Executive Advantage Program® (Employer pays all premium; no Buy-ups allowed)
- Marital discounts available in addition to worksite discounts

BENEFIT LIMITS FOR EMPLOYER SPONSORED PLANS

- Up to 200/day (to 300/day in high cost areas) \$400,000 maximum lifetime benefit
- Total benefit pool for largest plan cannot be more than 5x the smallest plan
- 90 day elimination period for facility (1st day coverage for HHC and Cash Benefit built in)

MARKETING SUPPORT FOR LARGE ENROLLMENTS

Please confirm availability before offering.

- Electronic Enrollment - Census feed with electronic signature platform (laptop deployment)
- Transamerica Life Internal Call Center, licensed in all 50 states - Enroll entire group or partial
- Marketing enrollment materials, per-diem enrollers, Microsites & multimedia presentations

ADDITIONAL IMPORTANT FACTS

- Employer must have at least 10 employees; each case must have at least 5 Employee applications.
- We do not offer "True Group" LTC plans. These are individual, fully portable policies, requiring an application for each applicant. We need a complete census of all employees (whether being offered coverage or not) and a signed Service Group Request form to review for an offer.
- Different plan designs can be offered to different classes of employees for the same worksite, such as a Corporate Advantage plan for management and Voluntary for other employees.

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