CriticalAssistance℠ Plus *A Voluntary Group Critical Illness Insurance Policy*

How Our Critical Illness Insurance Works:

In 2009: Heart Attack – May 1 • Kidney Transplant – June 1 • Lung Cancer – July 1

Heart Attack	Kidney Transplant	Lung Cancer
Pays 100%	**Pays 100%**	**Pays 100%**
(Lump Sum Benefit)	**(Lump Sum Benefit)**	**(Lump Sum Benefit)**

CriticalAssistance Plus pays up to 3x the selected lump sum benefit![1]

Assumptions: Base Plan with Cancer was purchased. Effective date of January 1, 2008. No pre-existing conditions. Each condition was a first ever occurrence.

Why CriticalAssistance Plus?

Because of advanced medical procedures and medicines, more and more people are surviving what once were considered fatal physical conditions.

Product Spotlight

Plan Benefits:

- Benefits are paid **in addition** to any other insurance, including any group medical plan and Medicare *(in most states)*.
- Benefits are paid directly to the insured or whomever you choose.
- No physical exams or blood tests are required [2]
- Individual and family coverage

Product Highlights:

- Employee-Selected Critical Illness Lump Sum Benefit Amount of 5,000 to $50,000
- Critical Illness Lump Sum Benefit for Each Category
- Recurrence Benefit Equal to 50% of the Critical Illness Lump Sum Benefit
- Dependent Coverage Equal to 50% of Employee Critical Illness Lump Sum Benefit

Product Features:

- Fully Portable
- No Waiting Period
- Age and Tobacco Distinct Rates
- Simple Claims Processing
- 3 Year Rate Guarantee Option

Initial Eligibility:

Active employees, age 18 and up, working a minimum of 20 hours per week;
Spouses[3], age 18 and up and dependent children, age 0-24.

Note: Employer eligibility requirements may apply.

1 *Total benefits cannot exceed lifetime maximum.*
2 *If not Guaranteed Issue, acceptance will be based upon answers to questions on your application.*
3 *Spouse or equivalent by law.*

TRANSAMERICA® WORKSITE MARKETING

CriticalAssistance℠ Plus is ***underwritten by: Transamerica Life Insurance Company,*** *Home Office: Cedar Rapids, Iowa, (Policy Form Series CPCI0200 and CCCI0200). Forms may vary and coverage may not be available in all jurisdictions. Benefits provided and premiums payable depend upon the coverage selected. This a brief summary of benefits being offered. Limitations and Exclusions apply. Refer to your policy and riders for complete details.*

CAP04-B(WCI)-0309

Product Information

Schedule of Benefits

Category 1	Percentage Payable
Heart Attack	100%
Stroke	100%
Heart Transplant Surgery	100%
Coronary Bypass Surgery	25%
Angioplasty/Stent	5%

Category 2	Percentage Payable
Major Organ Transplant Surgery (excluding heart)	100%
End-Stage Renal Failure	100%
Paralysis Not due To Stroke – all 4 limbs	100% (50% if fewer than 4 limbs)
Burns (3rd degree of 50% coverage)	100%

Recurrent Benefit

Recurrent benefit amounts are paid per category and cannot exceed 50% of the employee-selected benefit amount. The insured must be treatment free for 12 months in order to receive the Recurrent Benefit for the same illness, but not for a different illness within the category.

Survivor Benefit

All benefits payable under the policy will be paid to the insured. Diagnosis of a critical illness can occur after death. Any benefits that are not paid at death due to a critical illness will be paid to the spouse or estate.

Category 3 Cancer Benefit Rider	Percentage Payable
Invasive Cancer	100%
Carcinoma in Situ	25%
Prostate Cancer with TNM Classification of T1	25%
Skin Cancer	5%
Cancer Screening Benefit	$50 per calendar year

Category 4 (Healthcare industry only)	Percentage Payable
Occupational HIV Benefit Rider	100%

Additional Optional Riders	Percentage Payable
Quality of Life Benefit Rider	Pays 5% of the Benefit Amount on a monthly basis
Cancer Screening Wellness Benefit Rider	$50 or $100 per calendar year