

Transamerica's Business Advantage Program[®] *At a Glance*

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

Plan design riders (subject to state availability):

- Monthly Home Care | 5% Compound BIO & Tailored BIO | Joint Waiver of Premium
- 3% & 5% Step Rated BIO for Executive & Employee Advantage Programs (n/a in HI, MN & SD) (3% n/a in IN)
- Shared Care | Full Restoration of Benefits | Return of Premium upon Death | Nonforfeiture Benefit

Underwriting

Underwriting approval required. Underwriting will review all information provided and determine the most appropriate underwriting type, discount, participation and enrollment period before the group is approved. The final offer will be communicated in the form of an Implementation Memo.

Modified Guaranteed Issue (MGI):

- Application-Section A: 3 questions, Standard rate class, No discount
- 50 ER Paid employee applications or 100% of defined class, whichever is greater

Simplified Issue (SI):

- Application-Sections A & B: 8 questions, Standard rate class
- 10 Employee applications or 5% of HPE, whichever is greater
- HPE = age 45-65, working full time, earning at least \$35,000/year
- MIB and Prescription drug checks to verify Section A & B answers

Abbreviated Application (AA):

- Application-Sections A & B: same 8 questions but with Phone Interview and Medical Records for all applicants
- At least 5 Employee applications
- Telephone interview asks similar questions to section C questions
- All rate classes available, including preferred

Benefit Limits for SI Employer Sponsored Plans

- Up to 200/day (up to 300/day in high cost areas) \$400,000 maximum lifetime benefit
- Total Daily Benefit and 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)
- For MGI: \$100-\$200 Daily Benefit; \$100,000-\$250,000 Benefit Pool

TransCare[®] II is an individual Long Term Care insurance policy underwritten by Transamerica Life Insurance Company or in NY, Transamerica Financial Life Insurance Company. Product and options not available in all states. Policy features may be named differently depending on state. Exclusions and limitations apply. Policy Series TLC 2-P 0410, ICC10 TLC-3, in NY, series TFL 2-P NY 0410.

Discounts

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

- 5% Employee Advantage Program® (Voluntary - no Employer contribution or defined contribution)
- 10% Corporate Advantage Program® (Employer pays for at least \$50,000 benefit pool-defined benefit; Buy-ups allowed) (In NY, see Multi-life Producer Guide for state specific rules)
- 10% Executive Advantage Program® (Employer pays all premium; no Buy-ups allowed) (In NY, see Multi-life Producer Guide for state specific rules)
- Marital discounts available in addition to worksite discounts

Marketing Support for Large Enrollments

Please confirm availability before offering.


- LTC eApp - A completely paperless application tool that speeds up your submissions
- Multimedia presentations and TransBuilder customizable marketing enrollment materials

Additional Important Facts

- Company must have at least 10 employees; each case must have at least 5 Employee applications (spouses do not count towards participation)
- 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 in the same worksite enrollment

MULTI-LIFE@TRANSAMERICA.COM

PH. 866-475-6925



TransCare® II is an individual Long Term Care insurance policy underwritten by Transamerica Life Insurance Company or in NY, Transamerica Financial Life Insurance Company. Product and options not available in all states. Policy features may be named differently depending on state. Exclusions and limitations apply. Policy Series TLC 2-P 0410, ICC10 TLC-3, in NY, series TFL 2-P NY 0410.