



# VOLUNTARY EMPLOYEE BENEFITS

**ProService Hawaii** is proud to offer you a comprehensive suite of Supplemental Insurance products underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA.

These policies provide you access to best-in-class benefits that are tailored to your needs and most importantly, offered at competitively priced rates with the convenience of paying your premiums through payroll deductions.

#### ADVANTAGES THROUGH PROSERVICE HAWAII

#### **SMART BENEFITS**

Thoughtfully crafted plan designs include the insurance protection you and your family need. Nothing more, nothing less.

#### **COMPETIVE RATES**

Transamerica is making available with ProService Hawaii competitive rates for our Universal Life, Term Life and Accident Advance policies.

#### **EASY ENROLLMENT**

No physicals or blood work required. Acceptance will be based on answer to questions on your application. Quick personal enrollment assistance provided by ProService partner, Markham Insurance Services.

#### CONVENIENCE

Convenient premium payment via payroll deduction. ProService manages the policies, administration and paperwork.

To enroll or make changes to your Transamerica Supplemental Insurance products, contact:

#### Oahu/Kauai

Jesse Markham 808.526.4442

Jesse@markhaminsuranceservices.com

#### Maui/Hawaii

Steven Markham 808.935.8795

Steven@markhaminsuranceservices.com

Markham Insurance Services is an independent contractor representing Transamerica Life Insurance Company.

6600 Kalanianaole Hwy, Suite 200 | Honolulu, Hawaii 96825 | 808.394.4175 | www.proservice.com

# YOUR FLEXIBLE BENEFITS ACCIDENTADVANCE® ACCIDENT INSURANCE: BENEFITS FOR UNEXPECTED INJURIES

AccidentAdvance, underwritten by Transamerica Life Insurance Company, can help protect you and your family in the event of unanticipated medical bills when someone is hurt.

George enrolls himself, his wife, and his kids in the accident insurance offered at the car dealership where he works, joking that his wife is such a klutz they'll get plenty of use out of it. A few weeks later, he drops a cinder block on his foot while working in his garage, breaking a bone. He ends up with a cast, crutches, and a joke his wife will never let him live down.

#### **GET BENEFITS TO SPEND ON WHAT YOU NEED**

George's health insurance pays for many of his medical expenses, but he still has copays and a high deductible. He doesn't make commissions for sales on the days he misses work.

Because he has accident insurance, he has help recovering financially without dipping into family savings or using a credit card. Accident insurance benefits are paid directly to the insured, letting George use them where and how they're most needed.

#### **PRODUCT HIGHLIGHTS**

- Pays benefits directly to you.
- Family options available.
- Payroll-deducted premiums.
- Visit: transamericabenefits.com
  - Customer Service: 888-763-7474

#### FLEXIBILITY TO MEET YOUR NEEDS

George gets specific amounts for his emergency care (including X-rays and physician care received within 96 hours of the accident), for follow-up visits, and for his physical therapy while recovering. He would have received additional help had he needed an ambulance, initial hospitalization, or intensive care. See this brochure for in-depth information about what benefits are paid for specific injuries or procedures.

#### **HELP PROTECT YOURSELF AND YOUR FAMILY**

George liked the ability to add his wife and kids to his policy. Because kids can be especially accident-prone, a family accident policy provides extra peace of mind. Eligible dependent children can keep their insurance through age 25.

#### HASSLE-FREE ONLINE CLAIMS PROCESS

Our easy-to-navigate website allows you to update your information, keep track of your policies, submit claims, and more from your PC or mobile device.

This is a brief summary of Accident Advance accident insurance, underwritten by Transamerica Life Insurance Company, Cedar Rapids, IA.. Forms and form numbers may vary. This insurance may not be available in all jurisdications. Limitations and exclusion 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.



Plan 1 Off-The-Job

Module 1 Accident Emerge	12.00	Units		
Accident Emergency Treatment Benefit For physician treatment and X-rays in a ho 96 hours of the accident.	\$300			
Major Diagnostic Examination Benefit For one CT Scan, MRI, or EEG completed the accident.	\$4	180		
Dislocation Benefit	Redu	uction		
Payable for joint dislocation reduced	Open	Closed		
under general anesthesia. Dislocation	Hip	\$9,600	\$3,240	
reduced without general anesthesia paid at 25% of the joint's benefit amount.	Knee or Shoulder	\$3,240	\$1,320	
Multiple reduced dislocations are paid at 1	Collar Bone	\$5,160	\$960	
1/2 times the highest benefit amount. No other amount will be paid under this	Ankle or Foot (except toes)	\$3,240	\$960	
benefit.	Lower Jaw	\$3,240	\$1,680	
	Wrist or Elbow	\$2,640	\$1,320	
	Toe or Finger	\$720	\$360	
Fractures Benefit		Redu	uction	
	Fractured Bone	Open	Closed	
accident. A chip fracture is paid at 10% of the fracture's benefit amount. Multiple	Соссух	\$1,680	\$840	
repaired fractures are paid at 1 1/2 times the highest benefit amount. No other amount will be paid under this benefit.	Hand (except fingers), Foot (except toes/heel), Wrist, Shoulder Blade, Forearm, Ankle, Elbow, Kneecap, Sternum or Lower Jaw	\$4,080	\$2,040	
	Hip	\$12,000	\$4,080	
	Leg	\$5,040	\$4,080	
	Nose, Heel or Fingers	\$4,080	\$840	
	Ribs	\$8,040	\$840	
	Skull	\$6,480	\$2,400	
	Toes	\$1,680	\$840	
	Upper Jaw, Upper Arm or Face (except Nose), Collar Bone	\$4,800	\$2,040	
	Vertebrae, Pelvis	\$2,040	\$2,040	
	Vertebral Processes	\$8,040	\$1,200	

For both dislocations and fractures, 1 1/2 times the highest dislocation or fracture benefit amount is paid.

No other dislocation or fracture benefit is paid.

Module 2 Folio	ow-Up Visits ar	nd Physical Therapy	5.00 Units	
Accident Follow-Up Treatr	ment Benefit			
Maximum of three (3) follow must have been within 96 he provided by a physician in the basis; begin within 30 days following the later of: the ac- covered confinement; or dis	ours of the accioneir office or in a office or in a office or in a composition of the com	\$50		
Physical Therapy Benefit For treatments by a licensed advice that begin within 120 within 1 year of the accident	days of the acc	cident and are completed	\$50	
Module 3 Initia	al Accident Ho	spitalization	3.50 Units	
Initial Accident Hospitaliza Payable once for the first ho is payable once for the first accident. The ICU benefit is and then transferred to ICU	ospital admission Intensive Care I paid even if ad	\$1,050		
Ambulance Benefit For transportation to the nea	arest hospital	\$210		
for treatment within 96 hours accident by a licensed ambu		\$1,050		
Additional Riders				
<b>Accidental Death and Disr</b>	nemberment R	ider (Form No. CRADD300)	1.00 Units	
covered person per acciden Child benefit is 50% of the b	it and will be rec benefit amount.		e of the following benefits will be paid per benefits previously paid for the same accident.	
Common Carrier Accid For death resulting from as a fare-paying passen	a covered accid	dent that occurs while riding of public transportation	\$30,000	
Automobile Accidental If the covered person wa				
	y an air bag sys	seat belt and was seated in a tem that deployed during the s evidenced by police report.	\$22,000	
		at belt, as evidence by police present or was not deployed.	\$20,000	
		not wearing a seat belt.	\$15,000	
Benefits are not payable	if a covered pe	rson was driving without a val	lid drivers' license	
Other Accidental Death Other than those described	above.	\$10,000		
Transportation of Remains For transporting remains to primary residence if death o residence. Child benefit is 5	a mortuary near	n 200 miles from primary	\$400	

Additional Benefits for Accidental Death If an accidental death benefit is payable, th to the beneficiary if no eligible survivor. Be	ne following benefits will be pai	id to the survivor. A reduced benefit will be paid or child to be covered under this rider.
Surviving Child Educational Benefit Payable for each eligible child ages 17 student at an accredited college, univer vocational or trade school within 365 da Payable each year for up to 4 years wh full-time student.	\$800	
Licensed Day Care Center Benefit Child must be between newborn and 12 day care, which is not an immediate far from the accidental death date. Day car survivor to work or obtain training for w	\$300	
Career Enrichment Benefit Survivor must be a full-time student at a training program from an accredited college, vocational, or trade school with accidental death. Training must be for tindependent source of income or enrich earn a living. This benefit will be paid for survivor remains a full-time student. Be children.	\$800	
Accidental Dismemberment Benefits Dismemberment must occur within 90	One or more fingers or toes	\$500
days of the accident. If accidental death benefit is payable after dismemberment	One eye, hand, foot, arm or leg	\$2,000
benefits have been paid for the same accident, we will deduct the	Two eyes, hands or feet	\$5,000
dismemberment benefits paid from the accidental death benefit due. Child	Speech <u>or</u> hearing in both ears	\$5 (1111)
benefit is 50% of the benefit amount.	Two arms or two legs	\$5,000
	Speech <u>and</u> hearing in both ears	
	Both arms and both legs	\$10,000
Total dismemberment benefits per covere	\$10,000	
<b>Accident Hospital and ICU Income Ride</b>	r (Form No. CRHICU00)	6.00 Units
Accident Hospital Income Benefit For hospital confinement for treatment of ir days of the accident. Benefit is payable for		\$150

Accident ICU Benefit
For ICU confinement while the person is receiving the hospital income benefit. Benefit is payable for up to 15 days per accident.

\$450

<b>Expanded Benefits</b>	Rider (For	m No. CREXI	PB00)	10.00 Units
The following benefits	s are payal	ble once, per p	person, per accident for injurie	es sustained in a covered accident.
Burns		Second-degre	e burns of body surface:	
Must be treated by a		At least 25	5%, but not more than 35%	\$600
physician within 96 he the accident. One or			More than 35%	\$1,500
skin grafts for a cove	red	Third-degre	ee burns of body surface:	
burn will be paid at 50 the burn benefit amount		_	ugh 10 square centimeters	\$1,500
for the burn involved.			ugh 25 square centimeters	\$4,000
			ugh 35 square centimeters	
			· ·	\$9,000
			han 35 square centimeters	\$12,000
Lacerations		Lacera	ations not requiring sutures	\$40
Must be treated or re within 96 hours of the		ingle laceration	n less than 7.5 centimeters	\$80
accident.	,	Lacera	tions 7.6 to 20 centimeters	\$300
		Lacer	ations over 20 centimeters	\$600
Eye Injury			With surgical repair	\$400
	Non-surgi	ical removal o	f foreign body by physician	\$70
Emergency	_		teeth repaired with crowns	\$300
Dental Work	One or n	nore broken te	eth resulting in extractions	\$80
Brain Concussion Must be diagnosed b			-	\$200
			h no reaction to external ire the use of life support	\$15,000
Paralysis		Quadriple	gia (paralysis of four limbs)	\$15,000
Lasting a minimum o	f 30 days	•	a (paralysis of lower limbs)	\$7,500
Tendons, Ligaments Must be detached, to	rn, rupture	d or severed	Arthroscopic surgery with: No repair	\$200
and surgically repaire			One repair	\$500
one (1) year of the ac benefits is payable.	ciaent. On	ily one of the	Two or more repairs	\$1,000
Ruptured Discs and Torn Knee Cartilage Must be surgically re	•	1	Shaved cartilage or arthroscopic surgery with:	¢200
physician within one	(1) year of		No repair	\$200
the accident. Only on benefits is payable.	e of the		One repair	\$500
			Two or more repairs	\$1,000

Major Surgery For an open abdominal, cranial or thorac physician within 1 year of the accident. Lexcluded.	\$1,500	
Appliance For a physician-recommended medical a locomotion, such as crutches, leg braces This benefit is not payable for prosthetic	\$200	
Prosthetic Devices For one or more prosthetic devices recei within 1 year of the accident. This benefi not payable for hearing aids, dental aids	\$750	
(including false teeth), glasses, cosmetic prosthetic devices, such as wigs, or joint replacement, such as an artificial hip or k	devices	\$1,500
Blood, Plasma and Platelets Required for the treatment of injuries due Immunoglobulin is not covered.	to a covered accident.	\$400
Transportation Benefit is payable for up to 2 round trips covered person if special treatment and within 30 days of the accident. The local prescribe treatment that is not available for transportation to any hospital within a site or covered person's residence.	\$600	
Family Lodging Benefit Benefit is payable per day, maximum of room for a member of the immediate famperson for treatment of injuries prescribe confinement must be in a facility at least person's residence and confinement must accident. Benefits are not payable for se immediate family member.	\$150	
Wellness Benefit Rider (Form No. CRV	VELB00)	8.00 Units
After a 30-day waiting period, benefit is period employee and one test for a cov		e annual health screening test listed for the
Blood test for triglycerides Bone marrow testing Breast ultrasound CA 125 (blood test for ovarian cancer) CA 15-3 (blood test for Serubreast cancer) CEA (blood test for colon cancer) Seru	\$80	
Chest X-ray (blue Colonoscopy Strest Fasting blood glucose test There		

Rates									
Coverage	Rate Frequency	Employee	Employee and Child(ren)	Employee and Spouse	Employee, Spouse and Child(ren)				
Plan I Off-The-Job	Semi-Monthly	\$10.00	\$13.57	\$15.34	\$19.31				

#### Accident-Only Disability Income Rider (Form No. CRAODI00)

Monthly benefits are payable when a covered employee suffers continuous total disability as the result of a covered accident, not to exceed the benefit period. Total disability must occur within 90 days of the accident. This rider will match the plan selection for the base policy. Rider terminates the first of the month following an employee's 70th birthday.

#### Plan Design 1: 12 Month Benefit Period

Monthly Benefit:	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200	\$1,300
Age 18-64	\$2.00	\$2.50	\$3.00	\$3.50	\$4.00	\$4.50	\$5.00	\$5.50	\$6.00	\$6.50

#### Sickness-Only Disability Income Rider (Form No. CRSODI00)

Monthly benefits are payable when a covered employee suffers continuous total disability as the result of a covered sickness, not to exceed the benefit period. A 14-day elimination period must be satisfied before benefits become payable. During the elimination period, benefits are not payable and do not accrue. This rider terminates the first of the month following an employee's 70th birthday.

#### Plan Design 1: 12 Month Benefit Period

Monthly Benefit:	\$400	\$500	\$600	\$700	\$800	\$900	\$1,000	\$1,100	\$1,200	\$1,300
Age 18-49	\$4.60	\$5.75	\$6.90	\$8.05	\$9.20	\$10.35	\$11.50	\$12.65	\$13.80	\$14.95
Age 50-64	\$7.68	\$9.60	\$11.52	\$13.44	\$15.36	\$17.28	\$19.20	\$21.12	\$23.04	\$24.96

Coverage for pre-existing conditions may be excluded or limited under this rider.

See Exclusions and Limitations for details.

#### Spouse Off-the-Job Accident Only Disability Income Rider (Form No. CRSPDI00)

Monthly benefits are payable when a covered spouse suffers continuous total disability as the result of a covered off-the-job accident, not to exceed the benefit period. Total disability must occur within 90 days of the accident. This rider terminates the first of the month following the spouse's 70th birthday. Injuries that occur in the workplace or during the course of any employment for pay, benefit or profit are not eligible for this benefit.

#### Plan Design 1: 6 Month Benefit Period

Monthly Benefit:	\$200	\$300	\$400	\$500	\$600	\$700	\$800	
Age 18-64	\$1.20	\$1.80	\$2.40	\$3.00	\$3.60	\$4.20	\$4.80	

Issue State: Hawaii Rate generation date: October 3, 2014

#### **LIMITATIONS AND EXCLUSIONS**

We will not pay benefits for losses caused by or as a result of a covered person:

- Injuries that occur in the workplace or during the course of any employment for pay, benefit, or profit;
- Driving any taxi for wage, compensation or profit;
- Mountaineering, parachuting or hang gliding;
- Voluntarily taking, administering, absorbing or inhaling poison, gas or fumes;
- Alcoholism or drug addiction;
- Participating in any sport or sporting activity for wage, compensation, profit, or racing any type of vehicle in an organized event;
- Traveling in or descending from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) on a regularly scheduled passenger trip;
- War, or any act of war, whether declared or undeclared;
- 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;
- Participating in a riot, civil commotion, civil disobedience or unlawful assembly;
- Committing, attempting to commit, or taking part in a felony or assault or engaging in an illegal occupation;
- Intentionally self-inflicting bodily injury or attempting suicide while sane or insane;
- 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 coverage is provided as a result of this exception.

#### All Disability Income Riders

Benefits are not payable for a disability that is caused by or occurs as the result of one of:

- Disability that is being treated outside the territorial limits of the United States or, if outside of the United States, the territorial limits of the place where this rider was issued.
- Any disability which begins after termination of coverage. This will not be considered a continuation of a previous disability and will not be covered under the contract.

Total disability exists when under the regular care and attendance of a physician for necessary treatment of a covered accident or sickness and not actually engaged in any substantially gainful occupation.

Total disability must begin while rider is in force and ends when released by a physician to return to work. Total disability is the inability to:

- Employed Full-Time: engage in or perform all of the material and substantial occupational duties.
- **Not Employed Full-Time:** perform two or more ADLs (bathing, continence, dressing, eating, toileting and transferring) without direct personal assistance, as certified by a physician, each time the activity is performed.

If more than one disability benefit is in force with us, rider benefits are reduced so that the total benefit from all disability coverage does not exceed 80% of a person's monthly compensation. Premium paid for disability benefits in excess of 80% will be refunded.

#### Sickness-Only Disability Income Rider

Benefits are not payable for a disability that is caused by, or occurs as the result of, childbirth or charges related to normal pregnancy within 10 months of the rider's effective date. Pregnancy complications are covered to the same extent as any other sickness.

No benefits are provided during the first 12 months for any sickness that has been diagnosed, treated, or for which the Insured has incurred expense or has taken medication within months prior to this rider's effective date.

#### **LIMITATIONS AND EXCLUSIONS**

#### **Termination of Coverage**

Subject to the Portability Option, insurance coverage on the employee will end on the earliest of:

- the date of his or her death:
- the date he or she ceases to be eligible for coverage;
- the last date for which premium payment has been made to us, subject to the grace period;
- the date he or she terminates employment;
- the date the group master policy terminates;
- the date he or she sends us a written notice to cancel coverage.

The insurance coverage on a dependent will cease on the earliest of:

- the date of the employee's death;
- the date the employee's coverage terminates;
- the last date for which premium payment has been made to us, subject to the grace period;
- the date the dependent no longer meets the definition of dependent;
- the date the certificate is modified so as to exclude dependent coverage;
- the date the employee sends us a written notice to cancel coverage on a dependent.

#### **Extension of Benefits**

Whenever termination of coverage under this section occurs due to termination of employment, such termination will be without prejudice to:

- any hospital confinement which began while coverage was in force; or
- any covered treatment or service for which benefits would be provided and which began while coverage was in force; provided, however that the covered person is and continues to be hospital confined or receiving treatment.

Such Extension of Benefits will continue for up to the earlier of:

- 30 days; or
- the date on which the covered person is no longer hospitalized or receiving treatment.

#### **Portability Option**

If an employee loses eligibility for this insurance for any reason other than nonpayment of premiums, coverage can be continued by paying the premiums directly to us within 31 days after termination. We will bill the employee directly once we receive notification to continue coverage.

#### **Termination of the Group Master Policy**

The policyholder may end the policy on any premium due date by submitting a 60-day advance written notice. A group will not be continued if it drops below the minimum required participation. The group master policy will be terminated and coverage of all remaining insureds will end, subject to the Portability Option.

#### Other Insurance with Us

An individual can only have one accident policy or certificate with us. An individual can only have one disability income policy, certificate, or rider with us. If a person already has accident insurance with us, such person is not eligible to apply for this coverage. If a person already has disability income insurance with us, such person is not eligible to apply for the disability income riders.



Voluntary benefits that are easy to use, underwritten by Transamerica Life Insurance Company and Transamerica Financial Life Insurance Company.

When you're sick or hurt, you want less aggravation, not more. That's why Transamerica has made our claims process as painless as possible. With our easy and efficient online system, you can submit claims in just minutes.

#### **BENEFITS WE OFFER**

- Short-Term Disability Income Insurance.
- Critical Illness.
- Accident.
- Hospital Indemnity Insurance.
- Cancer
- Wellness benefit included in a Critical Illness, Accident, or Cancer policy.

#### **HOW TO FILE ONLINE CLAIMS**

1. Log onto **tebcs.com**.

Not registered? Click "New User Registration" and use your contract (certificate or policy) number and personal information to register.

- 2. Click on the policy for which you are filing a claim.
- 3. Once inside the policy's contract details, click on claims and again on the specific type of claim you want to file.
- 4. Complete all requested information. If your claim requires a specific form, it will be provided here.

Print a copy of your claim submission for your records, and allow 7 to 10 days for processing. We'll contact you if we need further information.

If you have additional questions or concerns regarding your insurance, please contact our customer service professionals:



#### Email

tebcustresp@transamerica.com



# Customer service 888-763-7474

Monday - Thursday 7 a.m. to 6 p.m. CT

Friday 7 a.m. to 5 p.m. CT

Online at tebcs.com



Transamerica Life Insurance Company Monumental Life Insurance Company Administrative Office: PO Box 8063, Little Rock, AR 72203

### Payroll Deduction Agreement Form

GROUP NAME:												
APPLICANT NAME:		SOCIAL SECURITY #:										
	DEDUCTION											
	FREQUENCY (See Below)*	APPLICANT	SPOUSE**	DEPENDENT USE** CHILD		ENT D	PRODUCT TOTAL					
AccidentAdvance <sup>SM</sup>												
Accident AnswerSelect®												
AccidentSelect®												
CancerSelect® Plus												
CriticalAssistance <sup>SM</sup> Plus												
CriticalAssistance Select®												
SightSelect®												
TAC\$-Advantage®/VTL												
TransAccident®												
TransChoice® Plus												
TransConnect®												
TransDI® Plus												
TransLegacy <sup>SM</sup>												
TransSmile®												
Trans\$ure <sup>SM</sup>												
TransUL <sup>SM</sup> Plus												
<u></u>	I FREQUENCY (		TOT	AL MONTHLY PRE	MIUMS							
	LY (W)-(52 Chec LY (BW)-(26 Che	•	тотл	AL PAYROLL DEDU	JCTION							
	THLY (SM)-(24 C	•	DATI	E DEDUCTIONS TO	BEGIN	1						
	ILY (M)-(12 Chec		5711		BLOW							
	Commodo a di											
Is this an existing policy w  ☐ No ☐ Yes If yes,	•		Current Dec	duction Amount: \$								
Upon acceptances by the Insabove and to remit such deduce a policy or policies issued of thereafter until the earlier of (Deduction Plan.	surer(s) of covera uctions each mor on my life, or on	ge(s) applied for I hath to the Administra	nereby authorize my ative Office of the Ins dents. This authoriz	Employer to deduct surer(s) indicated be zation begins on the	from my earr low toward the e date showr	nings the a e payment n above.	of premiums or It shall continue					
	olicant Signature				)ate							
I do not wish to participate an			FFER REFUSAL for such insurance m			<b>/</b> .						
Арі	olicant Signature A completed co	py of this must be p	provided to the Home		Oate Applicant.							





