

GROUP CRITICAL ILLNESS INSURANCE

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



A Group Limited-Benefit Critical Illness Insurance Policy for Cancer, Heart Attack, Stroke, End-Stage Renal Failure and Major Organ Transplant Surgery

Plan A

CriticalAssistance Select offers benefits to help with the costs associated with critical illness when you or your insured loved ones are initially diagnosed after the waiting period with the following conditions: cancer, heart attack, stroke and end-stage renal failure. It even provides benefits for major organ transplant surgery! This benefit is payable one time for each covered person.

If you meet eligibility requirements, you can purchase coverage in \$5,000 increments up to \$100,000 for you and each eligible family member. Benefits are payable after a 30-day waiting period.

Condition	Percentage of Benefit Amount
Cancer, Heart Attack, Stroke, End-stage Renal Failure or Major Organ Transplant Surgery	100%
Carcinoma In Situ ^{1,2} or Skin Cancer ¹	5%

Subsequent Critical Illness Benefit

This benefit is payable if the covered person is first diagnosed as having a subsequent and separate covered critical illness more than 60 days after the diagnosis of the first covered critical illness. **For example:** If you are first diagnosed with a heart attack, and then you are diagnosed for the first time with a stroke more than 60 days later, you will receive the benefit amount you selected for each illness. This benefit is payable one time for each covered person.

Critical Illness Screening Benefit

This benefit pays \$50 each year for each covered person for the following medical tests and procedures performed at the direction of a licensed physician:

chest X-Ray	colonoscopy	EKG	Pap smear
CA125 (test for ovarian cancer)	blood tests to confirm elevated cardiac enzymes	carcinoembryonic antigen test (CEA, test for colon cancer)	prostate-specific antigen test (PSA)
thallium scan	MUGA scan	mammography, ³	neuroimaging studies
Hemoccult stool specimen	flexible sigmoidoscopy	stress echocardiograms	thermography

¹ Payment for these benefits is one-time only, but will be paid in addition to any other benefit in this policy/certificate.

² Called Stage 0 Cancer in California.

³ In California, the policy pays actual charges up to \$100 per covered person, per calendar year.

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Policy form series CP200300 and CC200300. Forms may vary, coverage available where approved. This is a brief summary of CriticalAssistance Select, Group Limited Benefit Critical Illness Insurance. Limitations and Exclusions apply. Refer to the policy and certificate for complete details.

Additional Coverage Information

Issue Age – Employees and their spouses* from ages 18 through 63 are eligible for coverage. Your eligible dependent children from birth through age 18 (extended through age 24, if a full-time student) are also eligible. *(Except in North Dakota where the issue ages are from birth through age 21, extended through age 25, if a full-time student.)*

Continuation of Coverage – If you leave your employment for any reason, you have the option to continue coverage by paying the premiums directly to Us, as long as your former employer keeps the group master policy in force.

*Spouse or equivalent as defined by governing state law.

Important Certificate Information

Any provision of the certificate, which, on its effective date, does not agree with state laws in which the group master policy is written, will be amended to conform to the minimum requirements of those laws. No benefits are payable for conditions other than the critical illnesses defined in the certificate.

Limitations and Exclusions

The policy and certificate do not cover losses caused by or as a result of the following:

- ◆ Pre-existing conditions during the first 12 months coverage is continuously in force.
- ◆ Conditions other than those due to covered critical illness, cancer in situ or skin cancer.
- ◆ A covered person being diagnosed with a covered critical illness during the waiting period.
- ◆ The covered person participating or attempting to participate in an illegal activity.
- ◆ The covered person intentionally causing self-inflicted injury.
- ◆ The covered person committing or attempting to commit suicide, whether sane or insane. In the event of suicide, the Company's liability may be limited to only the return of premiums paid. In Missouri, suicide is no defense to payment of benefits unless the Company can show the insured intended suicide when he/she applied/enrolled for coverage.
- ◆ A covered person's involvement in any period of armed conflict.
- ◆ Surgeries performed outside the United States or its territories.

Termination — Your insurance coverage will end on the earliest of these events:

- ◆ The date you do not qualify as an Insured.
- ◆ The date you retire.
- ◆ The date you cease to be on active service as defined in the certificate of insurance.
- ◆ The end of the last period for which premium has been paid.
- ◆ The date your employer's coverage under the group master policy terminates.
- ◆ The date the insurance is cancelled for the class of insureds to which you belong.
- ◆ On the 16th day after you enter the armed forces of any country or international authority.

Termination of the policy/certificate will have no effect on payment of benefits for a claim which begins before the policy/certificate is terminated. We may end the coverage if You make a fraudulent claim. We or the policyholder may end the policy/certificate on any premium due date. 31 days advance written notice of such termination must be given. We may end the coverage of a subscribing employer unit if fewer persons are insured than the policyholder's application requires.

Pre-Existing Condition — Means a sickness, disease or physical condition not disclosed on the application form or excluded from coverage by name or specific description for which medical advice, consultation or treatment was recommended or received from a physician, or for which symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment within 12 months prior to the effective date of such person's coverage. *(Except in New Mexico where there is a six-month waiting period.)*

Continuation — You have the option to continue all or part of this insurance by paying the premiums directly to us if you *(or any other person covered under the certificate, if applicable)* lose eligibility for insurance for any reason other than because your employer's coverage under the group master policy stops.

Coverage continued under this option will stop 31 days after a premium due date, if you stop paying premiums or the date your employer's coverage under the group master policy stops whichever is earlier.

Coverage is subject to certain conditions, limitations and exclusions, which are detailed in the master policy, certificate and riders *(or in some state, in the policy and rider)*; together, these constitute the legal contract. If there is a conflict between what is described in this brochure and the contract, the terms and policy provisions of the contract will prevail.

Time Limit on Certain Defenses — Two years from the insured's effective date of coverage only fraudulent misstatements can be used to void the coverage or deny a claim for loss incurred or that starts after such two-year period.

This Brochure is not complete without a rate table.

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