



ACCIDENTS HAPPEN.

Wouldn't you like extra protection for your family?

AccidentAdvanceSM
accident insurance

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

Now there's help if you suffer an accident.

Accidents are a part of everyday life, but are you prepared for the added financial burden? If you have a serious accident, you'll want extra cash to cover your increased expenses. Accident insurance pays benefits you can use for medical bills and other out-of-pocket expenses – or for any other purpose, including paying your mortgage or other bills. Your medical coverage may not take care of all of the added expenses you'll have after an accident.

Extended physical therapy benefits, emergency room treatment, and more.

Did you know that 29.5 million visits to the emergency room in a given year will be because of accidents?¹ You'll want your family protected. This policy helps provide protection for you and your insured family every day of the year for covered accidents. Pays benefits for:

- Accident only emergency benefit, including X-rays and physician care received within 96 hours of an accident
- Accident only follow-up visits and physical therapy benefit, which could be important for recovery
- Initial accident only hospitalization benefit, including ambulance and intensive care

These benefits are paid directly to you, not to your doctor or hospital. You can use this money for anything you need. The extra cash can really help you and your family during a difficult time.

Help protect yourself, your spouse, and your eligible dependents.

Issue ages for employees and spouses are 18 through 64. Eligible children can have coverage through age 25.

Help offset your major medical deductible

Spouse and Children Coverage Available

Convenient Payroll Deduction

Guarantee Issue Coverage

Competitively Priced Premiums

You Can Keep Coverage If You Change Jobs or Retire

Up to date information regarding our compensation practices can be found in the Disclosures section of our website at: www.tebcs.com.

¹ Centers for Disease Control and Prevention, National Center for Health Statistics, cdc.gov/nchs/fastats/acc-inj.htm.

This is a brief summary of AccidentAdvance, Accident Insurance. Policy form series CPACC100 and CCACC100.

Forms and form numbers may vary, coverage available where approved. Limitations and Exclusions apply. Refer to the policy, certificate and riders for complete details.



PRODUCT DETAILS

Plan 1
24 Hour

Module 1 Accident Emergency Treatment		12.00 Units		
Accident Emergency Treatment Benefit For physician treatment and X-rays in a hospital or doctor's office within 96 hours of the accident.		\$300		
Major Diagnostic Examination Benefit For one CT Scan, MRI, or EEG completed within 90 days of the accident.		\$480		
Dislocation Benefit Payable for joint dislocation reduced under general anesthesia. Dislocation reduced without general anesthesia paid at 25% of the joint's benefit amount. Multiple reduced dislocations are paid at 1 1/2 times the highest benefit amount. No other amount will be paid under this benefit.	Dislocated Joint	Reduction		
		Open	Closed	
	Hip	\$9,600	\$3,240	
	Knee or Shoulder	\$3,240	\$1,320	
	Collar Bone	\$5,160	\$960	
	Ankle or Foot (except toes)	\$3,240	\$960	
	Lower Jaw	\$3,240	\$1,680	
	Wrist or Elbow	\$2,640	\$1,320	
Toe or Finger	\$720	\$360		
Fractures Benefit For repair of a fracture sustained in an accident. A chip fracture is paid at 10% of the fracture's benefit amount. Multiple repaired fractures are paid at 1 1/2 times the highest benefit amount. No other amount will be paid under this benefit.	Fractured Bone	Reduction		
		Open	Closed	
		Coccyx	\$1,680	\$840
		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.

PRODUCT DETAILS

Module 2 Follow-Up Visits and Physical Therapy		5.00 Units
Accident Follow-Up Treatment Benefit Maximum of three (3) follow-up visits per accident. Original treatment must have been within 96 hours of the accident. Treatment must be provided by a physician in their office or in a hospital on an outpatient basis; begin within 30 days of, and be completed within the 6 months following the later of: the accident; discharge from the hospital from a covered confinement; or discharge from an extended care facility.		\$50
Physical Therapy Benefit For treatments by a licensed physical therapist under a physician's advice that begin within 120 days of the accident and are completed within 1 year of the accident, not to exceed 10 treatments per accident.		\$50
Module 3 Initial Accident Hospitalization		12.00 Units
Initial Accident Hospitalization Benefit Payable once for the first hospital admission due to an accident. Benefit is payable once for the first Intensive Care Unit admission due to an accident. The ICU benefit is paid even if admitted to the hospital initially and then transferred to ICU later during the same hospitalization.		\$3,600
Ambulance Benefit For transportation to the nearest hospital for treatment within 96 hours of the accident by a licensed ambulance service.	Ground Ambulance	\$720
	Air Ambulance	\$3,600
Additional Riders		
Accidental Death and Dismemberment Rider (Form No. CRADD300)		5.00 Units
Accidental Death Benefit Death must result from and occur within 90 days of the accident. Only one of the following benefits will be paid per covered person per accident and will be reduced by any dismemberment benefits previously paid for the same accident. Child benefit is 50% of the benefit amount.		
Common Carrier Accidental Death For death resulting from a covered accident that occurs while riding as a fare-paying passenger on a mode of public transportation		\$150,000
Automobile Accidental Death If the covered person was:		
wearing and properly utilizing a seat belt and was seated in a position protected by an air bag system that deployed during the accident, as evidenced by police report.		\$110,000
wearing and properly utilizing a seat belt, as evidence by police report, but an air bag was not present or was not deployed.		\$100,000
not wearing a seat belt.		\$75,000
<i>Benefits are not payable if a covered person was driving without a valid drivers' license</i>		
Other Accidental Death Other than those described above.		\$50,000
Transportation of Remains Benefits For transporting remains to a mortuary near the covered person's primary residence if death occurs more than 200 miles from primary residence. Child benefit is 50% of the benefit amount.		\$2,000

PRODUCT DETAILS

Additional Benefits for Accidental Death

If an accidental death benefit is payable, the following benefits will be paid to the survivor. A reduced benefit will be paid to the beneficiary if no eligible survivor. Benefits do not require a spouse or child to be covered under this rider.

Surviving Child Educational Benefit Payable for each eligible child ages 17 through 21, who is a full-time student at an accredited college, university, 2-year college, vocational or trade school within 365 days of the accidental death. Payable each year for up to 4 years while the child remains a full-time student.		\$4,000
Licensed Day Care Center Benefit Child must be between newborn and 12 years old, attend a licensed day care, which is not an immediate family member, within 90 days from the accidental death date. Day care must be necessary for the survivor to work or obtain training for work.		\$1,500
Career Enrichment Benefit Survivor must be a full-time student at a professional or trade training program from an accredited college, university, 2-year college, vocational, or trade school within 24 months of the accidental death. Training must be for the purpose of obtaining an independent source of income or enriching the survivor's ability to earn a living. This benefit will be paid for up to 4 years while the survivor remains a full-time student. Benefit not available for children.		\$4,000
Accidental Dismemberment Benefits Dismemberment must occur within 90 days of the accident. If accidental death benefit is payable after dismemberment benefits have been paid for the same accident, we will deduct the dismemberment benefits paid from the accidental death benefit due. Child benefit is 50% of the benefit amount.	One or more fingers or toes	\$2,500
	One eye, hand, foot, arm or leg	\$10,000
	Two eyes, hands or feet	\$25,000
	Speech <u>or</u> hearing in both ears	\$25,000
	Two arms or two legs	\$25,000
	Speech <u>and</u> hearing in both ears	\$50,000
	Both arms and both legs	\$50,000
	Total dismemberment benefits per covered person per accident will not exceed:	\$50,000
Accident Hospital and ICU Income Rider (Form No. CRHICU00)		15.00 Units
Accident Hospital Income Benefit For hospital confinement for treatment of injuries beginning within 30 days of the accident. Benefit is payable for up to 365 days per accident.		\$375
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.		\$1,125

PRODUCT DETAILS

Expanded Benefits Rider (Form No. CREXPB00)		15.00 Units
The following benefits are payable once, per person, per accident for injuries sustained in a covered accident.		
Burns Must be treated by a physician within 96 hours of the accident. One or more skin grafts for a covered burn will be paid at 50% of the burn benefit amount paid for the burn involved.	Second-degree burns of body surface: At least 25%, but not more than 35%	\$900
	More than 35%	\$2,250
	Third-degree burns of body surface: 6 through 10 square centimeters	\$2,250
	10 through 25 square centimeters	\$6,000
	25 through 35 square centimeters	\$13,500
	more than 35 square centimeters	\$18,000
	Lacerations Must be treated or repaired within 96 hours of the accident.	Lacerations not requiring sutures
Single laceration less than 7.5 centimeters		\$120
Lacerations 7.6 to 20 centimeters		\$450
Lacerations over 20 centimeters		\$900
Eye Injury	With surgical repair	\$600
	Non-surgical removal of foreign body by physician	\$105
Emergency Dental Work	One or more broken teeth repaired with crowns	\$450
	One or more broken teeth resulting in extractions	\$120
Brain Concussion Must be diagnosed by a physician within 96 hours of the accident.		\$300
Coma Unconsciousness for 14 consecutive days with no reaction to external stimuli, no reaction to internal needs and require the use of life support systems.		\$22,500
Paralysis Lasting a minimum of 30 days	Quadriplegia (paralysis of four limbs)	\$22,500
	Paraplegia (paralysis of lower limbs)	\$11,250
Tendons, Ligaments and/or Rotator Cuffs Must be detached, torn, ruptured or severed and surgically repaired by a physician within one (1) year of the accident. Only one of the benefits is payable.	Arthroscopic surgery with: No repair	\$300
	One repair	\$750
	Two or more repairs	\$1,500
Ruptured Discs and/or Torn Knee Cartilage Must be surgically repaired by a physician within one (1) year of the accident. Only one of the benefits is payable.	Shaved cartilage or arthroscopic surgery with: No repair	\$300
	One repair	\$750
	Two or more repairs	\$1,500

PRODUCT DETAILS

<p>Major Surgery For an open abdominal, cranial or thoracic surgery performed by a physician within 1 year of the accident. Laparoscopic procedures are excluded.</p>	<p>\$2,250</p>	
<p>Appliance For a physician-recommended medical appliance to aid personal locomotion, such as crutches, leg braces, wheelchairs and walkers. This benefit is not payable for prosthetic devices.</p>	<p>\$300</p>	
<p>Prosthetic Devices For one or more prosthetic devices received within 1 year of the accident. This benefit is not payable for hearing aids, dental aids (including false teeth), glasses, cosmetic prosthetic devices, such as wigs, or joint replacement, such as an artificial hip or knee.</p>	<p>One prosthetic device</p>	<p>\$1,125</p>
	<p>Two or more prosthetic devices</p>	<p>\$2,250</p>
<p>Blood, Plasma and Platelets Required for the treatment of injuries due to a covered accident. Immunoglobulin is not covered.</p>	<p>\$600</p>	
<p>Transportation Benefit is payable for up to 2 round trips to the hospital per accident per covered person if special treatment and hospital confinement occurs within 30 days of the accident. The local attending physician must prescribe treatment that is not available locally. Benefit is not payable for transportation to any hospital within a 100-mile radius of the accident site or covered person's residence.</p>	<p>\$900</p>	
<p>Family Lodging Benefit Benefit is payable per day, maximum of 30 days, for one motel/hotel room for a member of the immediate family to accompany the covered person for treatment of injuries prescribed by a physician. Hospital confinement must be in a facility at least 100 miles from the covered person's residence and confinement must begin within 30 days of the accident. Benefits are not payable for services rendered by an immediate family member.</p>	<p>\$225</p>	

PRODUCT DETAILS

Rates					Ver 3.0.TN.0.00
Coverage	Rate Frequency	Member	Member and Child(ren)	Member and Spouse	Member, Spouse and Child(ren)
Plan I 24 Hour	Weekly	\$6.57	\$8.74	\$10.24	\$12.77

Optional Riders

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

Monthly benefits are payable when a covered member 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 a member's 70th birthday.

Plan Design 1: 6 Month Benefit Period

Monthly Benefit:	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900
Age 18-64	\$2.13	\$2.34	\$2.55	\$2.76	\$2.98	\$3.19	\$3.40	\$3.61	\$3.83	\$4.04

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

Monthly benefits are payable when a covered member 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 a member's 70th birthday.

Plan Design 1: 6 Month Benefit Period

Monthly Benefit:	\$1,000	\$1,100	\$1,200	\$1,300	\$1,400	\$1,500	\$1,600	\$1,700	\$1,800	\$1,900
Age 18-49	\$3.93	\$4.32	\$4.71	\$5.10	\$5.50	\$5.89	\$6.28	\$6.67	\$7.07	\$7.46
Age 50-64	\$5.82	\$6.40	\$6.98	\$7.56	\$8.15	\$8.73	\$9.31	\$9.89	\$10.47	\$11.05

*Coverage for pre-existing conditions may be excluded or limited under this rider.
See Exclusions and Limitations for details.*

LIMITATIONS AND EXCLUSIONS

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

- Driving any taxi for wage, compensation or profit;
- Mountaineering, parachuting or hang gliding;
- Intentionally 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 12 months prior to this rider's effective date.

LIMITATIONS AND EXCLUSIONS

Termination of Insurance

Subject to the Portability Option, insurance coverage on the member 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 membership;
- 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 member's death;
- the date the member'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 member 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 membership, 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 a member 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 member 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.