

HealthPakSM

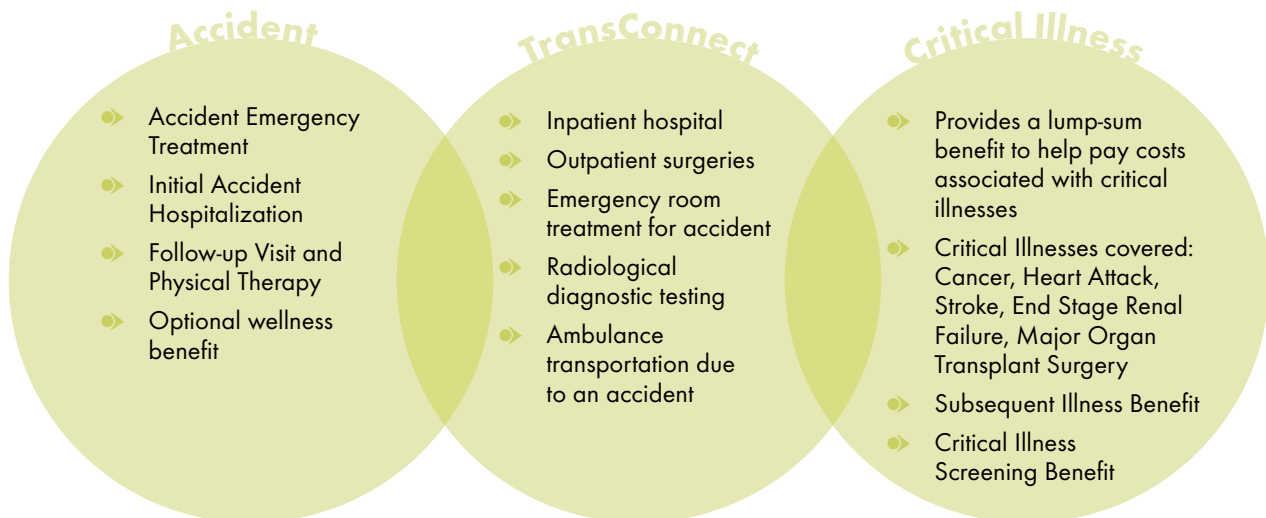
A package of products designed to help control health care costs for the employer and the employee.



The trend in major medical renewals has been to offer higher deductible options and increase the amount employees pay for their medical coverage. This trend does nothing to improve benefits and makes it more difficult for employees to afford a claim. The HealthPak solution allows companies and their employees to regain the balance between benefits and dollars spent on health care after a rate increase.

How Does HealthPak Work?

Designed to complement the employer's current or new major medical plan, HealthPak combines three types of insurance, TransConnect, critical illness and accident, to help eliminate coverage gaps. TransConnect pays benefits for out-of-pocket expenses of deductibles, co-insurance and co-payments. *HealthPak may not cover 100% of an insured's out-of-pocket expenses.*



How To Use HealthPak.

To be eligible for TransConnect benefits, the employee must be covered by a qualified major medical plan. Employees receive an identification card to present at the time of service that allows their providers to be paid directly after the major medical carrier determines the employee's financial responsibility for the claim. To access critical illness and accident benefits, the employee completes a claim form and benefits are paid directly to the employee.

MAJOR MEDICAL PLAN

\$1,000 DEDUCTIBLE | 80/20 CO-INSURANCE | \$3,000 OUT-OF-POCKET MAXIMUM

CLAIM EXAMPLE

	MATERNITY/ DELIVERY	CANCER/ LYMPHOMA	HEART ATTACK	DISLOCATED KNEE SLIP/FALL	MRI/CT SCAN
Claim Amount	\$ 5,750	\$ 35,000	\$ 25,000	\$ 5,000	\$ 800
Deductible/Co-pay	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 800
Co-Insurance	\$ 950	\$ 2,000	\$ 2,000	\$ 800	\$ 0
Total Out-of-Pocket	\$ 1,950	\$ 3,000	\$ 3,000	\$ 1,800	\$ 800
HealthPak TransConnect Benefit **	\$ 1,950	\$ 3,000	\$ 3,000	\$ 1,500	\$ 800
Critical Illness Benefit	\$ 0	\$ 5,000	\$ 5,000	\$ 0	\$ 0
Accident Benefit	\$ 0	\$ 0	\$ 0	\$ 1,235	\$ 300*
Net Out-of-Pocket	\$ 0	+\$ 5,000	+\$ 5,000	+\$ 935	+\$ 300

* Only if MRI/CT Scan is a result of an accident ** TransConnect benefit is \$3,000 inpatient/\$1,500 outpatient.

EXCLUSIONS

	OUTPATIENT CHEMO/RADIATION	LAB OR X-RAY IN DOCTOR'S OFFICE	DRUG/ALCOHOL/ MENTAL HEALTH	SLEEP APNEA STUDY	EMERGENCY ROOM KIDNEY STONES
Claim Amount	\$ 1,200	\$ 57	\$ 1,800	\$ 650	\$ 1,300
Deductible/Co-pay	\$ 1,000	\$ 57	\$ 1,000	\$ 650	\$ 1,000
Co-Insurance	\$ 40	\$ 0	\$ 160	\$ 0	\$ 60
Total Out-of-Pocket	\$ 1,040	\$ 57	\$ 1,160	\$ 650	\$ 1,060
HealthPak TransConnect Benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Critical Illness Benefit	\$ 5,000	\$ 0	\$ 0	\$ 0	\$ 0
Accident Benefit	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Out-of-Pocket	+\$ 3,960	\$ 57	\$ 1,160	\$ 650	\$ 1,060

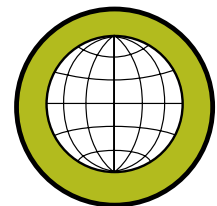
This is a brief summary of HealthPak benefits. Products offered are TransConnect®, group supplemental out-of-pocket medical expense indemnity insurance, policy form series CP201200 and CC200200; AccidentAdvance®, group off-the-job accident insurance, policy form series CPACC100 and CCACC100; and CriticalAssistance Select®, group critical illness insurance, policy form series CP200300 and CC200300.



1 (800) 400-3042

**For rate information, please ask your agent
for a HealthPak Calculator demonstration.**

For More Information, Contact:



www.transamericaworksite.com