

GUARANTEED ACCEPTANCE DISABILITY INCOME INSURANCE



Voluntary Supplemental Benefits

Guaranteed Acceptance Disability Income Insurance

The Guaranteed Acceptance Disability Income Insurance Policy¹ provides monthly cash benefits for off-the-job disabilities:

- Guaranteed Acceptance monthly income benefits of up to **\$3,000**, when an employee becomes totally disabled as a result of an accident or illness (up to **\$5,000** monthly income available on a simplified acceptance basis).²
- Pre-existing conditions may be covered after only 12 months.³
- Employees are eligible for monthly benefits after only 14 continuous days of total disability.⁴
- Monthly benefits continue for up to 24 months.
- Pregnancy is treated the same as any other disability.
- Coverage for off-the-job accidents and illnesses.⁵
- Convenient, payroll deduction of premiums.
- Coverage for mental conditions.⁴
- Waiver of Premium Provision will waive premiums once an insured employee has been totally disabled for 90 days or has met the elimination period, whichever is later.⁵
- **50% Partial Disability Benefits** for 6 months when an employee returns to work on a limited basis following a total disability, assuming the partial disability is due to the same reason as the total disability.⁴

Q & A

Why does someone need Disability Insurance?

Most people hear the word “disability” and assume this form of insurance only applies to very serious injuries and illnesses — yet many common injuries (like fractures) or conditions like back, hip, or knee problems can result in your not being able to do your job and earn a paycheck.

How long will the benefits last?

Once the insured has satisfied the waiting period, the benefits will continue for as long as they are disabled, up to the maximum period of 24 months.

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Limitations and Exclusions

Exclusions

The policy does not pay benefits for any loss, fatal or non-fatal, which results from:

- attempted suicide or an intentionally self-inflicted injury while sane;
- war or any act of war, whether declared or undeclared;
- accident sustained or sickness contracted while in the service of the armed forces of any country or any auxiliary units of same;
- commission of or attempt to commit a felony or engagement in an illegal occupation; or the insured's participation in a riot or insurrection;
- aviation, except as a fare-paying passenger on a scheduled or chartered flight operated by a scheduled airline;
- accident or sickness for which benefits are actually paid by any state or federal workers' compensation, employer's liability or occupational disease law.
- being intoxicated or under the influence of any narcotic unless administered on the advice of a physician.

Pre-Existing Condition

Benefits will not be paid for disability or loss that starts within 12 months of the effective date if disability is caused by a Pre-Existing condition. "Pre-Existing condition" means a condition for which medical advice or treatment was recommended by a physician or received from a physician within a 12-month period preceding the effective date of this policy or the existence of symptoms which would ordinarily cause a prudent person to seek diagnosis, care or treatment within a 12-month period preceding the effective date of this policy;

Termination of Insurance

The insured's insurance coverage will end on the earliest of these dates:

- the end of the last period for which the premium has been paid, subject to the grace period;
- the date the insured terminates the policy;
- the policy anniversary following the insured's 65th birthday; or
- the date of his or her death.

Other Insurance with Us

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

¹ This is a brief summary of TransDI® Plus short-term disability income insurance **underwritten by Transamerica Life Insurance Company**, Cedar Rapids, Iowa. Policy Form Series CPDI0100 and CCDI0100. Limitations and exclusions apply. Refer to the policy and riders for complete details. A.M. Best rating A (3rd out of 16 categories), as of September 12, 2019. This rating is based on A.M. Best's measurement of the insurance company's current financial strength, operating performance, and the ability to meet policyholder obligations.

² Monthly benefit cannot exceed 50% of monthly compensation.

³ Pre-existing condition means the existence of symptoms which would ordinarily cause a prudent person to seek care or treatment within a 12-month period preceding the effective date of your coverage, or condition for which medical advice or treatment was recommended or received by a physician within a 12-month period preceding the effective date of your coverage. Payment will be made for a loss due to a pre-existing condition if the loss is incurred or disability commences later than 12 months from the effective date.

⁴ Consult your policy for details.

⁵ Premiums must continue to be paid until the waiver begins.