



# BUSINESS ADVANTAGE PROGRAM

INDIVIDUAL POLICIES ENROLLED ON A MULTI-LIFE PLATFORM

## DISCOUNTS, PARTICIPATION & ELIGIBILITY

### DISCOUNTS

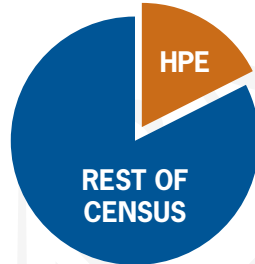
5 EMPLOYEE LIVES MINIMUM FOR DISCOUNT<sup>1</sup>



**10%**  
EMPLOYER FUNDED

**5%**  
VOLUNTARY

### PARTICIPATION FOR S/I

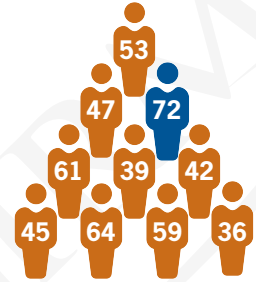


**HIGH POTENTIAL EMPLOYEES**

AGES 45 - 65  
MAKING OVER \$35,000/YEAR

10 EMPLOYEE LIVES OR 5% OF HPE, WHICHEVER IS GREATER

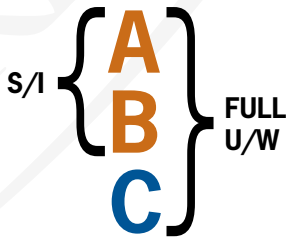
### ELIGIBILITY FOR S/I



FULL-TIME EMPLOYEES AGES 18 - 65<sup>2</sup>

## UNDERWRITING

### HEALTH SECTIONS ON APP<sup>3</sup>



### UNDERWRITING REQUIREMENTS

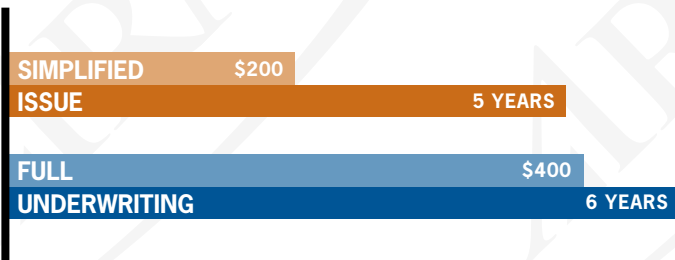
**FULL UNDERWRITING**

**SIMPLIFIED ISSUE**

- PERSONAL HEALTH INTERVIEW
- MEDICAL RECORDS
- MIB<sup>4</sup>
- R<sub>x</sub> DATABASE<sup>4</sup>

## BENEFITS

### MAXIMUM BENEFITS<sup>5</sup>



## BILLING

### HOW ARE PREMIUMS PAID?



1. Minimum number of employee lives secures discount and listbill | 2. Spouses, part-time employees, and those over 65 years old are subject to full underwriting | 3. See reverse side for medical questions - please note that insulin diabetics are considered uninsurable by Transamerica LTC | 4. On all applicants, Transamerica may check the Medical Information Bureau (MIB) and a Prescription Drug Database. These tools assist the underwriter to make the most informed decision regarding the applicant's insurability. Because the authorizations in the application packet authorizes Transamerica's access to this information, the applicant will not be required to assist with this process. | 5. Benefits applied for above the Simplified Issue limits will be subject to full underwriting | 6. Payroll deduction / listbill required for all employees | 7. Spouses can be listbilled to employer and deducted from employee spouse's payroll or directly billed | 8. Family members will be direct billed