



NPMA works every day to elevate the pest management profession by providing benefits for employers to help employees with their financial protection. Your employees deserve more: an all-encompassing, personalized approach to financial guidance. Our edge is using the powerful links between Wealth + Health, specifically with Voluntary Insurance Products (VIP) through Transamerica Life Insurance Company, to help your business better prepare for the future.

ACCIDENTADVANCE[®] – ACCIDENT-ONLY INSURANCE

SAMPLE PREMIUM RATE: \$3.55 EE WEEKLY RATE

Accidents happen, but they can also come with unanticipated medical bills. Help protect yourself and your family from having to use precious savings or go into credit card debt. With accident insurance, the cash benefit can be used for any purpose, including medical bills, lost work, paying your mortgage, or other needs. Additional benefits are granted if you need an ambulance, hospitalization, or intensive care. Eligible dependent children can be insured through age 25. Policy form series CPACC100 and CCACC100.

18%

Nearly 1 in 5 workers who have taken a loan from a 401(k) or similar plan said it was for medical bills¹

40%

of adults are unable to pay for a \$400 emergency expense without borrowing the money or selling something²

TRANS SELECT[®] 20 – TERM LIFE INSURANCE

SAMPLE PREMIUM RATE: 50,000 BENEFIT AGE 40 NT \$5.00 EE WEEKLY RATE

There's no way to know what will happen tomorrow, but there is a way to help protect your family against the unexpected. This term life insurance can help you meet life's changes — today and tomorrow. Premiums are guaranteed level for the first five years (premiums may increase annually starting in year 6) and can be paid through the convenience of payroll deduction. Policy form series CPVTL200 and CCVTL200.

HOSPITALSELECT[®] II – HOSPITAL INDEMNITY INSURANCE

SAMPLE PREMIUM RATE: \$5.59 EE WEEKLY RATE

Are you financially prepared if an unexpected illness or accident causes you or one of your family members to spend one day, two days, or longer in the hospital? HospitalSelect[®] II pays benefits for each day you're in the hospital (up to specific maximum limits.) It can be used for any expense such as deductibles, co-pays, rent, or child care, and premiums are made through convenient payroll deductions. So you can focus on getting well, not how you'll pay the bills.

Policy form series CPGHI400 and CCGHI400.

THIS IS NOT MAJOR MEDICAL INSURANCE AND IS NOT A SUBSTITUTE FOR MAJOR MEDICAL INSURANCE. IT DOES NOT QUALIFY AS MINIMUM ESSENTIAL HEALTH COVERAGE UNDER THE FEDERAL AFFORDABLE CARE ACT.

TRANSDI[®] PLUS – SHORT-TERM DISABILITY INCOME INSURANCE

SAMPLE PREMIUM RATE: \$7.75 AGE 40 \$1,000 BENEFIT EE WEEKLY RATE

How would you and your family make it with no paycheck? Short-term disability income insurance can be a financial lifeline if you ever get sick or hurt and can't work. You select the amount you want to buy in \$100 increments for income protection. Includes partial disability benefits. TransDI[®] Plus helps keep your focus on feeling better, not finances.

Policy form series CPDI0100 and CCDI0100.



CANCERSELECT[®] PLUS – CANCER-ONLY INSURANCE

SAMPLE PREMIUM RATE: \$9.29 EE WEEKLY RATE

Anyone can develop cancer, but you can help protect yourself and your family from the out-of-pocket costs associated with cancer treatment. Good medical coverage helps, but it often isn't enough. CancerSelect[®] Plus is designed to provide you and your eligible family members with benefits for costs associated with cancer treatment. Benefits are paid directly to you — or anyone you choose. CancerSelect[®] Plus offers benefits for hospitalization, cancer maintenance therapy, surgery, radiation, and chemotherapy. It is also 100% portable if you leave your job.

Policy form series CPCAN200 and CCCAN200.