



TRANSAMERICA BULLETIN

Sales & Marketing Special Update

TransCare[®] II Changes Effective April 12, 2016

Transamerica remains committed to you and to the Long Term Care market. We continue to actively manage our Long Term Care business to ensure that our programs and products align with our core business philosophy, supporting our key objective to remain in the market for the long haul. The following changes to TransCare[®] II will go into effect Tuesday, April 12, 2016:

- Due to recent claims experience, and in an ongoing effort to manage our business, we have revised our new business premium rates.
- The affected states are AK, AR, AL, GA, IA, ID, IL, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, NC, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, VT, WA, WI, WV, and WY. Additional states will be added as approved.
- The current "spouse/partner applying" discount of 20% will be increased to 30%. The "spouse/partner not applying" discount will be increased from 10% to 15%.

Additional information about the changes:

- Previously saved quotes for TransCare[®] II in the affected states will no longer be available on TransQuote after Monday, April 11.
- There are new application and disclosure packages that must be used beginning April 12. Joint packages will not be available. Look for ICC14 in the form number on the lower left corner of the new applications.
- Current open enrollments will not be affected by any of these changes until the enrollment ends. Annual Re-Enrollments and New Hire cases after April 11 will be with the new rates.
- Tailored Benefit Increase Option Rider will now be available in e-App and paper applications.
- Kansas now has the 180-day Elimination Period available.

For Association Business only:

- New application and disclosure packages for the rerate product will be available for use on and after April 12. Existing applications must be signed and dated on or before April 11 and received in the home office on or before April 19, 2016 in order to be honored with the old rates.

For Worksite Business only:

- Business for which an implementation memo has already been approved will be honored at the old rates, according to the terms agreed to and described in the implementation memo.
- Business for which an implementation memo is not yet approved, all properly completed Service Group Requests (SGRs) along with a completed census file for the old rates must be received by end of business on April 19, 2016. Enrollments for these cases must be completed within 90 days of April 19, 2016, or within the terms of the implementation memo agreed upon by Worksite Administration.

We reserve the right to not approve any SGR under old rates if we feel it is necessary.