Transamerica Critical Illness

**Frequently Asked Questions**

**What is CriticalAssistance Advance?**

CriticalAssistance Advance is Critical Illness Insurance that is designed to help families pay the costs associated with the initial occurrence of a heart attack, stroke, cancer or other serious illness.

**Who is eligible to apply for this coverage?**

Dartmouth employees that are ages 18 and over, actively working 20 hours a week or more and 9 months during the year and benefit eligible, spouses age 18 and over including same sex domestic partners and children under age 26.

**What are the Benefit Amounts?**

You elect the amount of coverage that is right for you and your family. Lump Sum Benefit amounts are $10,000, $15,000 and $25,000. The percentage of the benefit paid is determined by the illness as outlined in the brochure.

**Is coverage the same for a spouse and children?**

Your spouse and/or children are covered at 50% of the employee’s benefit amount.

**Would the CriticalAssistance plan pay the benefit amount to my doctor or hospital directly?**

No, the lump sum benefit will be paid directly to you, the insured.

**What allowable expenses will the plan cover?**

Since the lump-sum benefit is paid directly to the employee, it can be used to cover any related expenses, including: deductibles, co-pays, hospital bills and other medical expenses. Or maybe you need to cover child care costs or household bills. It is up to you.

**What is the Recurrent Critical Illness Benefit?**

If you are diagnosed with a recurrence of a critical illness, at least 12 months after the prior occurrence, the plan pays a lump sum benefit of 75% of the elected benefit coverage amount.