

Critical Illness Insurance

CHUBB®

Add Critical Illness coverage— to your health insurance plan



Financial protection when you need it most, in addition to what health insurance pays

Critical illnesses don't give you time to prepare. Heart attacks, cancer and strokes happen every day, and often unexpectedly. They can take a serious toll on both your physical and financial well-being.

That's where critical illness protection can help. Critical Illness insurance helps you deal with the costs associated with a critical illness so you can maintain your lifestyle and focus your energy on getting better. The plan pays a lump sum cash benefit for covered conditions, in addition to what health insurance may pay.

Every 40 seconds
someone has a
heart attack.¹

Every 40 seconds
someone has
a stroke.¹

4,800 new
cancer cases
are diagnosed
each day.²



For adopting FOP Lodges, in filed and approved states only, that are participating members of the First Responders Benefit Trust.



If you're like most people, being diagnosed with a critical illness can be overwhelming, even scary. The last thing you want to worry about is money.

Critical illnesses have a significant impact on your finances

When a critical illness happens your health insurance plan may cover some of your medical and hospital costs, but not everything. You and your family need extra protection that closes the financial gap and helps you manage expenses, such as:

- Out-of-Pocket Medical Costs—deductibles, copays, coinsurance, prescriptions, and medical travel
- Everyday Costs—rent or mortgage payments, credit card debit, car payments, household necessities, and savings for college & retirement
- Recovery Costs—loss of income, rehabilitation, and childcare or parent care

Here's how a check for \$20,000 can help

Chubb Critical Illness insurance pays you cash immediately. Upon diagnosis of a covered condition¹, we send a lump check directly to you. You can use your cash benefit however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

How it works

When you are diagnosed with a covered condition¹, submit your claim and we'll quickly send you a check. It's that simple. You can use your money however you choose.

Triple Benefit

If you are diagnosed with a covered condition and unfortunately get sick again with another covered condition, you're still covered (provided the diagnoses are at least six month apart). With Triple Benefit, you can receive up to 3 times the Face Amount for each person you choose to cover. That means if you choose a \$20,000 Face Amount you can receive as much as \$60,000 in cash.

Recurrence Benefit

If we have paid a critical illness benefit for Benign Brain Tumor, Cancer, Coma, Heart Attack or Stroke, and there is a recurrence, you can receive up to 25% of your Face Amount, as long as you were back to work and treatment-free for at least 6 months. The Recurrence Benefit can be paid up to 2 times.

Triple Benefit in Action (example)

\$20,000 Face Amount x 3 = \$60,000 Total Maximum Benefit

Heart Attack Diagnosis	\$	20,000
Stroke Diagnosis (first)	\$	20,000
Stroke Recurrence	\$	5,000
Remaining Coverage:	\$	15,000

The Critical Illness Benefit can be paid once per covered condition up to the Maximum Benefit Amount. Covered conditions must be diagnosed at least six months apart.

This example is hypothetical and is solely to illustrate a situation that can result in benefits payable for a claim. It is not based on an actual claim and should not be compared to an actual claim.

¹Covered condition must be diagnosed after the Certificate Effective Date.



Covered Conditions

Standard conditions

Benign Brain Tumor
Cancer
Carcinoma In Situ*
Coma
Coronary Artery Disease*
End Stage Renal Failure
Heart Attack
Major Organ Failure
Multiple Sclerosis
Paralysis or Dismemberment
Skin Cancer (\$250)
Stroke

Childhood Conditions**

Cerebral Palsy
Congenital Birth Defects (Such as Lung defects, Heart defects, Spina bifida, Cleft lip or palate, Limb malformations, Development disorders of the brain, Born with loss of sight)
Cystic Fibrosis
Down Syndrome
Muscular Dystrophy
Type 1 Diabetes

Valuable Benefits

With Chubb Critical Illness insurance, you get even more than a substantial lump sum cash benefit. To help you avoid financial hardship and ease your recovery, you get these innovative benefits too:

Mortgage and Rent Helper

If you miss work due to a critical illness, you may need some extra help making mortgage or rent payments. Mortgage and Rent Helper pays you an extra \$500 each month if you miss 5 or more days of work, for up to 6 months.

Childhood Conditions

Dealing with a childhood illness can be overwhelming. To make life a little easier, your Chubb Critical Illness includes coverage for both standard critical illnesses and childhood conditions.

Occupational Package

We pay benefits if you are infected with HIV, Hepatitis B, C or D from an accidental needle stick at work.

Advocacy Benefits

Personal and confidential assistance from professionals.

Best Doctors®

- “Find Best Docs” Physician Referrals
- “Ask the Expert” Hotline
- Diagnosis & Treatment Advice

Health Champion Resources

- Help understanding your insurance
- Financial Advice
- Medical Travel Assistance

Wellness Benefit

Health screening tests can help diagnose a condition early or prevent an illness altogether. After coverage is in force for 30 days, this benefit pays you \$50 after you have a covered health screening test (paid once annually per covered person).

* Benefit payment is 25% of face amount.

** Childhood Condition benefit is payable once per child.



Critical illnesses change life in an instant. Let Chubb Critical Illness help protect you from financial hardship while you recover.

Chubb makes it easy

Extensive Coverage

Powerful protection at a budget-friendly price.

Family Coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included.

No Age Penalty

Your rates will never change due to your increase in age.

Full Portability

You can keep your coverage even if you change jobs or retire.

Guaranteed Renewable

Your coverage cannot be cancelled as long as premiums are paid as due.

No Benefit Reduction

Benefits never decrease due to age.

No Coordination of Benefits

Payments are made in addition to any other insurance you may have.

HSA Compatible

You can have this coverage even if you have a Health Savings Account.

Benefits Paid Based on Diagnosis

You are not required to be hospitalized or get treatment to receive benefits.

Initial eligibility

- Active employees age 18 and up, working at least 17.5 hours per week
- Spouses age 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.
- Children ages 0 through 26, no student status required

Spouse & Child Benefits

- Spouse coverage is 50% of the selected benefit Face Amount
- Children coverage is 25% of the selected benefit Face Amount

Exclusions & Limitations

Exclusions

No benefits will be paid for losses resulting from any intentionally self-inflicted injury.

Limitations

A Pre-existing Condition is not covered unless the date of diagnosis for such condition is at least 12 months after the certificate effective date. A pre-existing condition means a condition for which a covered person received medical advice or treatment within the 12 months preceding the certificate effective date.

This is a supplement to health insurance and is not a substitute for Major Medical or other minimal essential coverage.

This document is a brief description of Group Certificate Form No. C16670. Refer to your certificate of insurance for specific details about benefits, exclusions and limitations that may vary by state.

If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

1. Heart Disease and Stroke Statistics. American Heart Association, 2019.
2. Facts & Figures 2019. American Cancer Society, January 2019.

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.

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