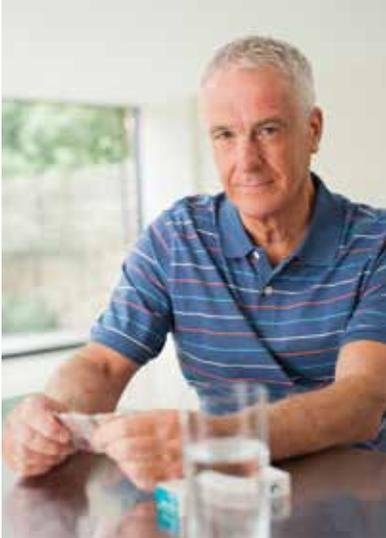




ACCIDENT & HEALTH

Critical Illness Plan from Chubb



Given her strong family history of breast cancer, Deirdre wants a plan in place to take care of out-of-pocket expenses, not only medical expenses, in the event she is diagnosed with breast cancer.

Mark knew his insurance would cover the basics, but felt strongly that his family not be burdened with added financial concerns such as loss of income or transportation expenses, if he were diagnosed with a life-threatening illness.

Bonnie likes to keep her options open and feel confident she can afford whatever care she needs if faced with a critical illness, including experimental treatment.

Give your employees and members the option to plan ahead with specific benefits to address the costs of critical illness.

The chances of recovery from life-threatening illnesses may be promising thanks to medical advances, yet the realities of the costs involved can be unsettling.

Your employees or members may want to supplement their primary insurance with a plan that can help them manage the costs associated with a critical illness – beyond the expected payments for treatments.

The Chubb Critical Illness Plan provides cash benefits for defined illnesses or specified diseases to help cover out-of-pocket medical and other non-medical expenses. Insureds can use the lump sum benefit payment for any purpose they choose: paying off deductibles, child care, transportation costs for themselves or family members, loss of income, or any other financial need.

Some of the benefits which can be included in the policy are cancer, coronary artery bypass, heart attack, kidney failure, major organ transplant, paralysis, and stroke.

This type of plan can help individuals focus on their treatment and recovery, not on how they are going to pay the bills.

KEY FEATURES

FLEXIBILITY THROUGH VARIABILITY

Chubb offers options that can fit your organization's needs.

- Pair any combination of benefits (e.g. cancer with heart attack; heart attack with stroke, etc.)
- Offer a single benefit (e.g. cancer only; heart attack only)
- Offer single or multiple payouts within one category or for multiple categories within the policy
- Pair critical illness benefit options with accident benefit options (e.g. critical illness with AD&D, coma, paralysis, etc.)

ADDITIONAL POLICY OPTIONS AVAILABLE

The Chubb Critical Illness Plan can be customized with additional benefit options such as:

- **Second Occurrence Benefit** – If an insured is diagnosed with a critical illness, Chubb will pay for a second occurrence of the same critical illness.
- **Recurrence Benefit** – If an insured is diagnosed with a critical illness, the policy will pay for an additional critical illness.

ASK MAYO CLINIC SERVICES AVAILABLE

Ask Mayo Clinic offers 24/7 access to reliable health information and guidance from one of the most respected names in medicine. Registered nurses are specially trained on the critical illnesses covered under this policy.

THE CHUBB ADVANTAGE

As always, when you insure with Chubb, you get the added benefits of:

- **Flexibility** – Chubb can create tailored solutions to meet the specific needs of your business. You decide who is covered, for how much and at what level of coverage each class of eligible insureds receives.
- **Transparency** – easy-to-understand products and detailed, comprehensive policies.
- **Integrity** – fast, fair, responsive claims administration, from issuing the policy to handling a claim.
- **Service** – timely quotes, competitive rates, efficient administration, and a network of offices staffed by experienced underwriters and claim specialists.
- **Competitive Rates** – single-or multi-year terms, and less administrative work for you.
- **Financial Strength** – consistently high ratings for financial strength from A.M. Best, Moody's and Standard & Poor's, the leading independent analysts for the insurance industry.

With the Chubb Critical Illness Plan, you can provide the opportunity for your employees or group members to help protect themselves and their family from financial risk in the event of a critical illness.

For more information, contact your insurance broker or visit us online at www.chubb.com/accident.



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