

Group Accident Insurance

Innovative. Flexible.

CHUBB®



Build Your Product Portfolio with Group Accident Insurance from Chubb Workplace Benefits

Chubb Workplace Benefits insurance products are designed to help brokers and consultants deliver innovative and flexible benefit solutions to better serve their clients' needs.

Available at no cost to employers, these supplemental insurance products provide extra protection and pay benefits directly to employees, in addition to benefits provided by any other insurance policy.

Innovation that Pays Employees More

When accidents happen, there are often unexpected costs which are not covered by Government and primary employee benefit plans. Group Accident Insurance from Chubb Workplace Benefits helps bridge this gap with innovative benefits including a quick and easy claims process for common fractures with our Simplified Fracture benefit, and extensive benefits for more serious injuries. Our Sports Package provides an additional 25% benefit for injuries resulting from participation in organized sports.

Flexibility that Saves Money

Three product plans are available including Gold, Platinum, and Diamond with varying benefit amounts and premiums to meet unique employee needs. Insurance coverage is available for employees, their spouses and children, and premiums can be 100% employee-paid to help manage rising benefits costs.

Workplace Benefits



No one plans on getting injured . . . but just in case, we've got them covered

Accidents happen. We understand and we pay nearly \$3 million in benefits annually for Accident claims on individual policies in Canada. Group Accident Insurance from Chubb Workplace Benefits helps employers protect their employees from unexpected costs due to accidental injuries.

Group Health plans often have deductibles, co-payments, maximum coverage limits, and leave employees with other expenses that may be difficult for them to pay. Group Accident Insurance from Chubb Workplace Benefits pays benefits directly to employees without reimbursement or integration, and funds can be spent on non-medical expenses like mortgage or rent, childcare, groceries, transportation and more.

Employees are protected from any accident, whether in a car, bus, train, boat, in sports or recreational activities, etc. Either off-the-job or 24-hour coverage is available to protect employees while at home, work, or play, 365 days a year. There are no limitations on the number and value of claims that can be filed.

Flexibility Makes a Difference

Employers can offer two or three plans (Gold, Platinum, or Diamond) with varying benefit amounts and premiums. Employees choose the plan that is right for them and can select additional coverage for a spouse and children.

Premiums are as low as \$10 a month and can be Employer-paid with options to purchase additional coverage, or 100% Employee-paid to help manage benefit costs.

Covers Employees and Their Families in Five Different Ways

Benefits	Coverage
Hospitalization ICU	✓ Up to \$200 a day, up to 365 days ✓ Up to \$400 a day, up to 30 days
Rehabilitation Recovery	✓ Up to \$100 a day, up to 30 days ✓ Up to \$75 a day, up to 7 days
Simplified Fracture	Lump Sum payments up to \$2,000 (open and closed) and \$900 (chip)
Sports Package	Benefits increase 25%*
Additional Benefits	Care, treatment, injury benefits, and more

*The Sports Package can increase the total benefit payment by 25% (up to \$1,000 per year)

See the certificate of insurance for complete details about features, benefits, exclusions and limitations.

Additional Benefits[†]

Lump Sum Injury Benefits	Care, Treatment, Incidentals
Coma	Ambulance
Concussion	Chiropractic Care
Cuts/Lacerations	Emergency Room/Urgent Care
Dislocations	Family Care
Emergency Dental Crown and Extraction	Lodging
Eye Injury	Mobility Appliances
Loss of Hands/Feet/Sight	Physical Therapy
Loss of Fingers or Toes	Prosthetics
Organ Loss	Transportation

[†]Any accidental injuries not listed are still eligible for Hospitalization, Rehabilitation, Recovery, Sports Package, and Additional Benefits as applicable.
Additional Optional Benefits are selected by the Employer and available for groups with 200 or more Employees.

Here’s How the Benefits Work

Sports Package

Example: Chris dislocated his knee during a hockey game. Here’s how his benefits may add up.†		
Ambulance	\$	100
Emergency Room	\$	100
Dislocation	\$	750
Mobility Appliance	\$	125
Physical Therapy	\$	300
Transportation	\$	300
Subtotal	\$	1,675
Plus Sports Package*	\$	419
Total Benefits for Chris	\$	2,094
*The included Sports Package increases the total benefit payment to \$2,094, a 25% increase (up to \$1,000 per person per year).		

Simplified Fracture

Example 1: Anna’s daughter breaks her leg during a soccer game. Anna sends a simple claim to us and quickly receives a lump sum payment.†			Example 2: Alex falls off his roof while removing a tree branch. Intensive Care and Hospitalization benefits are paid in addition to the fracture lump sum.†		
Leg Fracture Lump Sum	\$	1,000	Skull Fracture Lump Sum	\$	2,000
Sports Package (25% more)	\$	250*	ICU Confinement (3 days)	\$	1,200
Total Benefits for Anna	\$	1,250	Hospital Confinement (9 days)	\$	1,800
* The included Sports Package increases the total benefit payment to \$1,250, a 25% increase (up to \$1,000 per person per year).			Total Benefits for Alex	\$	5,000

†This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. These examples are based on Diamond Plan benefits.
The Simplified Fracture benefit provides a lump sum for the fracture as well as ICU, Hospitalization, Rehabilitation or Recovery, and Sports Package, if applicable



Employees and Their Families Are Eligible

- Active employees** age 18-70 years, working at least 17.5 hours per week.
- Spouses** age 18-70, coverage available while employee is working. Legally married, domestic partner or common law partner.
- Children** ages 0-27 are eligible dependants, provided they are full-time students from age 22 to 27 years inclusive.

Certainty for an uncertain world.

Proven experience, innovative products and exceptional service backed by the strength of a global industry leader

It all adds up to the certainty you need in a workplace partner.

Chubb

Global Leadership

- \$70.9 billion market capitalization
- \$40 billion gross premiums written
- 31,000 employees worldwide
- World's largest publicly traded P&C company
- More than 200 distinct insurance products and services

Exceptional Ratings

- "AA" by Standard & Poor's
- "A++" (Superior) by A.M. Best

Combined Insurance Company of America

Proven Experience

- Providing supplemental benefits since 1922
- Operating in Canada since 1956
- Over \$1 billion gross premiums written in North America

Extensive Support

- Experienced distribution professionals
- Enrollment and Communications Services
- Policy Fulfillment
- Claims Service
- Billing and Payroll Services
- Dedicated Customer Service Centre

Chubb Workplace Benefits Group Accident Insurance is administered by Benecaid Health Benefit Solutions, Inc.

Benecaid is a member of the Third Party Administrators' Association of Canada (TPAAC) and the International Foundation of Employee Benefit Plans (IFEBP). Health benefits administration is the core business of Benecaid and is built on the pillars of strong corporate governance. From working with qualified independent trustees consisting of chartered accountants to using proprietary systems that allow real time audit trails along with annual audits by Ernst & Young, Benecaid is focused on transparency for all of their clients and partners.

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, Canadian Branch, a Chubb company.

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