



# Craft and customize critical illness solutions for your clients

## CRITICAL ILLNESS

### Choose Chubb—custom solutions for today's employers

Chubb gives you the flexibility to craft custom insurance solutions using innovative benefits designed for today's employers.

Our approach to Critical Illness combines ongoing benefit solutions to lessen the financial impact of serious illnesses along with advocacy packages to help employees manage diabetes, change their behavior and promote recovery and wellness.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by the following U.S. based Chubb underwriting companies: ACE Property & Casualty Insurance Company and Combined Insurance Company of America.

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### Innovation that pays employees more

In addition to everything you expect from a Critical Illness plan, **Chubb's Mortgage and Rent Helper** protects employees from having to choose between their health and their home.

**Diabetes Diagnosis and Care Benefits** pay upon diagnosis of diabetes and for enrollment in smoking cessation, nutrition counseling and fitness programs.

**Cancer Benefit Enhancement Package** includes monthly benefits for cancer treatment such as bone marrow and stem cell transplants, surgery, chemotherapy, hormonal therapy, and radiation therapy, and full face amount benefits for breast cancer even when diagnosed as carcinoma in situ.

# Craft your critical illness plan

With Chubb, you can help your clients protect their employees from the physical and financial consequences of serious medical conditions such as cancer, heart attack and stroke.

## STEP 1

### Choose covered conditions

#### Mix and match conditions

- ALS
- Alzheimer's disease
- Benign brain tumor
- Cancer
- Carcinoma in situ
- Coma
- Coronary artery obstruction
- Heart attack
- Loss of sight, speech or hearing
- Major organ failure
- Multiple sclerosis
- Paralysis and dismemberment
- Parkinson's disease
- Renal failure
- Ruptured aneurysm
- Skin cancer (\$250)
- Severe burns
- Stroke
- Sudden cardiac arrest
- Transient ischemic attack (TIA)

#### Add special packages

##### Occupational Package

- Hepatitis B, C or D
- HIV
- Invasive MRSA infection
- Rabies
- Tetanus
- Tuberculosis

##### Childhood Condition Package\*

- Autism
- Cerebral palsy
- Congenital birth defects
- Cystic fibrosis
- Down syndrome
- Gaucher disease
- Muscular dystrophy
- Sickle cell anemia
- Type 1 diabetes

## STEP 2

### Customize with optional benefits

When someone is diagnosed with a covered condition, we send out a check. It's that simple. Employees can use their money however they choose. With no maximum benefit, if they get sick again, they're still covered.

#### Bariatric Surgery—Weight Loss

Undergoing bariatric surgery for weight loss can be life-changing. However, it is an expensive procedure. Chubb will pay you a one-time benefit up to \$5,000 for covered medically authorized bariatric surgery.

#### Cancer Treatment

Undergoing cancer treatment is difficult. This benefit pays an extra \$250 to \$2,000 per month each month a person is being treated for up to 6 months. Treatment includes stem cell or bone marrow transplants, chemotherapy, hormonal therapy, radiation therapy and surgery.

#### Diabetes Benefits

Help employees modify their behavior upon diagnosis of diabetes with benefits to help pay for smoking cessation, nutrition counseling and gym memberships. Choose Diagnosis benefits from \$25 to \$500, and/or Service benefits from \$25 to \$100 per month for up to 6 months.

#### Hospital Benefits

Patients often need intermittent treatment for years to come. Beginning six months after diagnosis, with each hospital admission for that same condition, employees receive a benefit payment. Choose from \$250 to \$2,000 per admission. Hospital groups can add an extra \$100 to \$1,000 when employees use a named hospital group.

#### Mortgage & Rent Helper

With the financial consequences of missing work, employees may need some extra help making mortgage and rent payments. Our Mortgage and Rent Helper pays an extra \$250 to \$2,000 each month the employee misses 5 or more days of work, for up to 6 months.

#### Waiver of Premium

Waives premium when an employee is totally disabled due to a covered critical illness.

#### Family Care

Family Care helps pay for childcare when an employee needs to stay in the hospital due to a critical illness. Choose from \$25 to \$200 per day for up to 30 days.

#### Wellness Benefit

Promote wellness by covering health screening tests. Add routine physicals, eye exams, immunizations, and well baby care. Customize with biometrics. Choose from \$25 to \$200 per person, per year.

#### Advocacy

Finding the best medical care, having access to professionally trained financial advisors, claims advocates, and medical travel assistant gives employees ongoing support throughout their recovery. Add Diabetes Service Benefit as a financial incentive to help employees manage Diabetes.

\* Childhood Condition benefit is payable once per child.

This is only a brief description of Form Nos. C60601 and C16670. Refer to the certificate of insurance for specific details on benefits, exclusions and limitations that apply and may vary by state. This is a supplement to health insurance and is not a substitute for major medical insurance.