



Craft and customize disability income solutions for your clients



DISABILITY INCOME

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 Disability Income (DI) is to help protect employees from the physical and financial consequences of losing a paycheck due to a disability.

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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Innovation that pays employees more

In addition to everything you'd expect from a Disability Income plan, Chubb offers:

Education Benefit

College is expensive. Chubb's Education Benefit can help employees keep up with tuition payments and student loans.

Family and Medical Leave Benefit (FMLA)

Taking care of a family member can be even more difficult if it means giving up your paycheck. Chubb pays employees up to 100% of their disability benefit to help fund their family leave.

Retirement Benefit

Saving for retirement is important. When an employee becomes disabled, contributing to their retirement plan may be stalled. With Chubb's Retirement Benefit, employees can receive up to an additional 10% of their disability benefit to help keep up with their contributions.

Craft your disability income plan

Add optional Group Benefits

Benefits for pre-existing conditions
Some employers may want to include coverage for pre-existing conditions. With Chubb, you can customize benefits for pre-existing conditions from 10% to 50% of the employee disability benefit.

- Rehabilitation Packages**
Choose any of these benefits to speed up recovery and return to work.
- **Rehabilitation Program** — Choose to increase disability benefits from 5 to 20% for employees who participate in a rehabilitation program.
 - **Physical and Occupational Therapy** — Choose from \$10 to \$100 per visit.
 - **Medical Appliance** — Choose a flat amount from \$50 to \$500.
 - **Prosthetic Device or Artificial Limb** — Choose a flat amount from \$500 to \$2,000.

Education Benefit
Employees can receive \$100 — \$2,000 each month in addition to their disability benefit to help with student loan repayments, college tuition, text books and more.

Retirement Benefit
Make retirement contributions easier with Chubb's Retirement benefit. Choose from 1% to 10% of the Disability Benefit.

Family Medical Leave Benefit
Taking time off to care for a family member often leads to a loss of income. Employees can receive up to 100% of their disability benefit when they go on family medical leave.

First Day Coverage
Hospitalizations and outpatient surgery can be stressful. With this benefit, you can waive the elimination period and provide first day coverage for employees who are hospitalized or have outpatient surgery.

Mental and Nervous Disorders and Substance Abuse Benefit
For disabilities resulting from mental and nervous disorders or substance abuse, employees can receive up to 100% of their disability benefit.

Infectious and Contagious Disease
With this benefit, workers such as doctors, nurses, and paramedics who are unable to work due to contracting an infectious disease can receive their full Disability Benefit.

Survivor Benefit
If an employee passes away during their disability, this benefit provides up to 6 times their disability benefit to help their family. We also have an option to advance the survivor benefit if an employee is diagnosed as terminally ill.

Accidental Death and Dismemberment
Losing a loved one is difficult. Choose benefits from \$1,000 to \$200,000 to ease the financial burden of an accidental death or dismemberment.

COBRA Benefit
The COBRA Benefit can help an employee who is terminated during their disability and continues their medical coverage. Choose benefits from \$100 to \$2,000 per month for 3 to 36 months.

Flexible and customizable

Chubb lets you craft your own plans and customize them to best fit the needs of any employee population.

Elimination periods	Benefit periods
Choose from 0/7, 7/7, 0/14, 14/14, 30/30, 60/60, 90/90, or 180/180-day elimination periods or create your own.	Choose from 3, 6, 12, 24, or 60 month benefit periods. Weekly benefit periods are also available or create your own.

Key features

- Guaranteed Issue available
- Issue Age and Attained Age Designs
- Full and Limited Portability Options
- Credit for Pre-Existing Conditions
- 24 Hour and Non-Occupational Plans
- Voluntary and Employer-Paid Premiums
- Guaranteed and Conditional Renewability
- Integration Options

Initial eligibility

Active employees age 18 to 70, working at least 30 hours per week.

Here's how Disability Insurance works

Chubb DI helps employees pay their bills when they lose their paycheck due to a disability. Here's how it can work when we include benefits for higher education and a 5% retirement contribution. If an employee suffers a back injury, here's how benefits may stack up*:

Benefits	Month 1	Month 2
Disability	\$3,000	\$3,000
Education	\$500	\$500
Retirement	\$150	\$150
Total payment	\$3,650	\$3,650

In this example the employee has a zero-day elimination period, so benefit payments begin on the first day of the disability.

* This example is for illustrative purposes only and should not be compared to an actual claim. Whether a disability is covered depends on the circumstances of the loss. Refer to the policy of insurance for terms and conditions.

This document is only a brief description of Group Policy Form Nos. 13999 and series P60500. See the policy for complete details about features, benefits, exclusions and limitations that may vary by state. For use with brokers, consultants or those responsible for employee benefit programs. This is a supplement to health insurance and is not a substitute for major medical insurance.