

Critical Illness Insurance

Add Critical Illness Coverage to Your Health Insurance Plan

CHUBB®



Insurance Protection When You Need It Most

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

We Pay Cash Benefits Directly to You

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. Chubb Critical Illness pays you directly to help with your bills, your mortgage, your rent, your childcare—you name it—so you can focus on recovery.

40 Seconds

Someone has a heart attack¹

\$10,000+

Annual out-of-pocket cost of 60% of patients for cancer treatment²

60%

of Americans can't cover an unexpected \$1,000 expense.³

For eligible employees of

Cumberland County



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Why Health Insurance May Not Be Enough

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 family income, rehabilitation, and childcare or parent care

Would a Check for \$20,000 Help?

Chubb Critical Illness pays you cash in a timely manner. Upon diagnosis of a covered condition, we send a lump sum 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.

Here's How It Works

When you are diagnosed with a covered condition after the certificate effective date, submit your claim and we'll send you a check. It's that simple. You can use your money however you choose.

Double 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 months apart). With Double Benefit, you can receive up to 2 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 \$40,000 in cash.

Recurrence Benefit

Once Chubb pays a Critical Illness benefit for Benign Brain Tumor, Cancer, Carcinoma In Situ, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, or Severe Burns and there is a recurrence, you can receive 50% of your Face Amount, as long as you were treatment free for at least 6 months. For a recurrence of Cancer, you can receive 100% of your Face Amount, as long as you were treatment free for 12 months and in complete remission.*

* Complete remission is defined as having no symptoms and no signs that can be identified to indicate the presence of Cancer.

Double Benefit in Action (example)

<i>\$20,000 Face Amount x 2 = \$40,000 Total Maximum Benefit</i>	
Heart Attack Diagnosis (<i>first</i>)	\$ 20,000
Heart Attack Recurrence	\$ 10,000
Remaining Coverage:	\$ 10,000

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.



Covered Conditions

- Amyotrophic Lateral Sclerosis (ALS)
- Alzheimer's Disease (50%)
- Benign Brain Tumor (75%)
- Cancer
- Carcinoma In Situ (30%)
- Coma
- Coronary Artery Obstruction (30%)
- End Stage Renal Failure
- Heart Attack
- Loss of Sight, Speech or Hearing
- Major Organ Failure
- Multiple Sclerosis (30%)
- Paralysis or Dismemberment
- Parkinson's Disease
- Severe Burns

Valuable Benefits

With Chubb Critical Illness, 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:

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.

Wellness Benefit

Be proactive with preventive care. This benefit pays you \$100 for undergoing a covered health screening test (after coverage is in force for 30 days).

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

Childhood Conditions* (100%)

- Autism Spectrum Disorder
- Cerebral Palsy
- Congenital Anomalies (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
- Gaucher Disease
- Sickle Cell Disease
- Down Syndrome
- Muscular Dystrophy
- Type 1 Diabetes

* Childhood Condition benefit is payable once per child.



Chubb Makes It Easy

Competitive, Extensive Coverage

Powerful protection at an 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.

Portability

You can keep your coverage if you change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as the Policy remains in force and premiums are paid as due. You may not port coverage while you are actively employed by Cumberland County.

Guarantee Issue

No medical history is required for coverage to be issued.

Renewable

Coverage is automatically renewed as long as you're an eligible employee, your premiums are paid as due and the policy is in force.

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.

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

Initial Eligibility

Employee

- Actively employed working at least 30 hours per week
- Ages 18 and older

Spouse

- Ages 18 and older

Dependent children/grandchildren

- Ages 0 through 26
- No student status required

Exclusions

No benefits will be paid for losses caused by, contributed, or occur as a result of a Covered Person's: Injuring oneself intentionally or committing or attempting to commit suicide, whether sane or not; Committing or attempting to commit a felony or engaging in an illegal occupation or activity.

Spouse & Child Benefits

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

1. Heart Disease and Stroke Statistics. American Heart Association, 2019.
2. The Mesothelioma Center at Asbestos.com, 2019
3. bankrate.com; accessed Sept. 2019

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. C60601 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions and limitations that may vary by state.

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