

# Hospital Cash

CHUBB

## Craft and Customize Hospital Indemnity Solutions For Your Clients



### **Choose Chubb— Custom Solutions for Today’s Employers**

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

The Chubb approach to Hospital Cash goes beyond hospital benefits. It includes innovative options for initial treatment, surgery, outpatient care and financial support benefits for families.

### **Innovation That Pays Employees More**

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In addition to everything you’d expect from a Hospital Indemnity Plan, Chubb offers:

**Newborn Nursery**

Pays for healthy babies receiving newborn nursery care.

**Family Care**

Pays for childcare and adult day care when mom or dad is hospitalized.

**Pet Care**

Pays for pet boarding during confinement.

**First Hospitalization**

Pays \$100 for first hospital stay.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by ACE Property & Casualty Company, a Chubb company. [www.chubbworkplacebenefits.com](http://www.chubbworkplacebenefits.com)

# Craft Your Hospital Cash Plan

Sicknesses and injuries that lead to hospitalization can be costly. Chubb Hospital Cash can help!

## Step 1. Choose your Hospital Cash Benefits

### Hospital Confinement

Chubb offers you flexibility to design custom plans for each of your clients.

- **Choose number of confinement days**  
Employees can have just the right amount of protection.
- **Customize Benefit Amounts**
  - Provide the same benefit amount each day or vary it for some days.
  - Make ICU Benefits higher than standard Confinement benefits.
  - Choose one of our Deductible Buffer plan designs and provide a compressed benefit period that matches the medical deductible.

### Observation Unit Benefits

Often employees must stay in the hospital for observation. A stay of less than 20 hours is not considered a confinement. You can add the Observation Unit Benefit and help meet employees' needs and manage expectations.

### Newborns

The Newborn Nursery Benefit provides benefits for healthy newborns. That's important because usually benefits are only for sickness or injuries. If the child is healthy, they're not eligible. However, with Chubb, you can build in the Newborn Nursery Benefit.

### First Hospitalization Benefit

Pays an extra \$100 for the first Hospital Confinement.

### Hospital Employer Groups

With Preferred Hospital Group Benefits, you can customize plans with higher benefits for employees who use your client's hospital.

### Specialty Care

Sometimes, hospitals are not the best fit. With Chubb, you can add specialty care for Substance Abuse & Mental and Nervous Facilities, Assisted Living, Home Health Care, Hospice and Skilled Nursing.

### Confinement Free

Pays a benefit if, after two years, there are no claims for hospital or rehab confinement.

## Step 2. Select the Treatment Benefits

### Initial Treatment

Telemedicine/Doctor's Office  
Urgent Care/Emergency Room  
Ambulance  
Diagnostic Tests

### Surgery

Inpatient/Outpatient  
Anesthesia  
Blood

### Outpatient Care

Maternity Follow-up  
Chiropractic/Osteopathic Services  
Therapy Services  
Recovery  
Medical Equipment  
Prescription Drug  
Private Duty Nursing  
IV Infusion Treatment



## Step 3. Customize with Financial Support

Plan for unforeseen costs that can arise with hospitalizations

### Financial Support Benefits

Family Care  
Pet Care  
Medical Travel  
Companion Lodging  
Medical Equipment  
Disability  
Critical Illness  
Accidental Death & Dismemberment

### Family Care Benefit

Pays childcare and adult day care for hospitalized employees

### Pet Care Benefit

Pays for pet boarding for hospitalized employees



This document is only a brief description of Group Policy Form No. P60600 and Certificate C82000. 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.

Chubb. Insured.<sup>SM</sup>