

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

JM Enterprises Inc.



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.

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 \$40,000 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.

No Lifetime Maximum

If you get sick again with the same or different condition, you're still covered. There is no total maximum benefit amount to worry about. Different covered conditions need to be diagnosed at least six months apart.

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, Severe Burns, Stroke, or Sudden Cardiac Arrest and there is a recurrence, you can receive 100% 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.

No Lifetime Maximum Benefit in Action (example)

\$40,000 Face Amount

Stroke Diagnosis	\$ 40,000
Heart Attack Diagnosis (<i>first</i>)	\$ 40,000
Heart Attack Recurrence	\$ 40,000
Total Benefits:	\$ 120,000
	No Maximum Benefit Amount

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
- Benign Brain Tumor
- Cancer
- Carcinoma In Situ (25%)
- Coma
- Coronary Artery Obstruction (50%)
- End Stage Renal Failure
- Heart Attack
- Loss of Sight, Speech or Hearing
- Major Organ Failure
- Multiple Sclerosis
- Paralysis or Dismemberment
- Parkinson's Disease
- Severe Burns
- Skin Cancer (\$250)
- Stroke
- Sudden Cardiac Arrest

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.

Miscellaneous Disease Benefit

We will pay you 25% of your face amount for Miscellaneous Diseases.

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

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).

Miscellaneous Diseases (25%)

- Addison's Disease
- Meningitis
- Diphtheria
- Huntington's Chorea
- Legionnaire's Disease
- Malaria
- Myasthenia Gravis
- Necrotizing Fasciitis
- Osteomyelitis
- Polio
- Rabies
- Scleroderma
- Systemic Lupus
- Tetanus
- Tuberculosis

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
- Type 1 Diabetes
- Down Syndrome
- Muscular Dystrophy

* 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 JM Enterprises Inc..

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 50% 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.

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 Insurance Company, Philadelphia, PA, a Chubb company.

Chubb Critical Illness

Proposed Rates - Plan 1

All Active Full Time Employees

Mode	Monthly			
	Face Amounts			
EE	10,000	10,000	10,000	10,000
SP		5,000		5,000
CH			5,000	5,000
		EE	EE+SP	EE+CH
Attained Age				EE+FAM
18-24	\$5.50	\$9.50	\$8.70	\$12.70
25-29	\$6.10	\$10.40	\$9.30	\$13.60
30-34	\$7.10	\$11.90	\$10.30	\$15.10
35-39	\$8.80	\$14.70	\$12.00	\$17.80
40-44	\$11.50	\$18.80	\$14.70	\$22.00
45-49	\$15.50	\$24.70	\$18.70	\$27.90
50-54	\$20.80	\$32.00	\$24.00	\$35.20
55-59	\$29.50	\$43.80	\$32.70	\$47.00
60-64	\$39.40	\$57.50	\$42.60	\$60.70
65-69	\$52.70	\$75.70	\$55.90	\$78.90
70-74	\$68.90	\$98.80	\$72.10	\$102.00
75+	\$93.20	\$135.80	\$96.40	\$139.00

Chubb Critical Illness

Proposed Rates - Plan 1

All Active Full Time Employees

Mode	Monthly			
Face Amounts				
EE	20,000	20,000	20,000	20,000
SP		10,000		10,000
CH			10,000	10,000
<u>Attained Age</u>	EE	EE+SP	EE+CH	EE+FAM
18-24	\$11.00	\$19.00	\$17.40	\$25.40
25-29	\$12.20	\$20.80	\$18.60	\$27.20
30-34	\$14.20	\$23.80	\$20.60	\$30.20
35-39	\$17.60	\$29.40	\$24.00	\$35.60
40-44	\$23.00	\$37.60	\$29.40	\$44.00
45-49	\$31.00	\$49.40	\$37.40	\$55.80
50-54	\$41.60	\$64.00	\$48.00	\$70.40
55-59	\$59.00	\$87.60	\$65.40	\$94.00
60-64	\$78.80	\$115.00	\$85.20	\$121.40
65-69	\$105.40	\$151.40	\$111.80	\$157.80
70-74	\$137.80	\$197.60	\$144.20	\$204.00
75+	\$186.40	\$271.60	\$192.80	\$278.00

Chubb Critical Illness

Proposed Rates - Plan 1

All Active Full Time Employees

Mode	Monthly			
	Face Amounts			
EE	30,000	30,000	30,000	30,000
SP		15,000		15,000
CH			15,000	15,000
	EE	EE+SP	EE+CH	EE+FAM
<u>Attained Age</u>				
18-24	\$16.50	\$28.50	\$26.10	\$38.10
25-29	\$18.30	\$31.20	\$27.90	\$40.80
30-34	\$21.30	\$35.70	\$30.90	\$45.30
35-39	\$26.40	\$44.10	\$36.00	\$53.40
40-44	\$34.50	\$56.40	\$44.10	\$66.00
45-49	\$46.50	\$74.10	\$56.10	\$83.70
50-54	\$62.40	\$96.00	\$72.00	\$105.60
55-59	\$88.50	\$131.40	\$98.10	\$141.00
60-64	\$118.20	\$172.50	\$127.80	\$182.10
65-69	\$158.10	\$227.10	\$167.70	\$236.70
70-74	\$206.70	\$296.40	\$216.30	\$306.00
75+	\$279.60	\$407.40	\$289.20	\$417.00

Chubb Critical Illness

Proposed Rates - Plan 1

All Active Full Time Employees

Mode	Monthly			
	Face Amounts			
EE	40,000	40,000	40,000	40,000
SP		20,000		20,000
CH			20,000	20,000
		EE	EE+SP	EE+CH
<u>Attained Age</u>				EE+FAM
18-24	\$22.00	\$38.00	\$34.80	\$50.80
25-29	\$24.40	\$41.60	\$37.20	\$54.40
30-34	\$28.40	\$47.60	\$41.20	\$60.40
35-39	\$35.20	\$58.80	\$48.00	\$71.20
40-44	\$46.00	\$75.20	\$58.80	\$88.00
45-49	\$62.00	\$98.80	\$74.80	\$111.60
50-54	\$83.20	\$128.00	\$96.00	\$140.80
55-59	\$118.00	\$175.20	\$130.80	\$188.00
60-64	\$157.60	\$230.00	\$170.40	\$242.80
65-69	\$210.80	\$302.80	\$223.60	\$315.60
70-74	\$275.60	\$395.20	\$288.40	\$408.00
75+	\$372.80	\$543.20	\$385.60	\$556.00