CHUBB

Add Hospital Indemnity coverage to your health plan

Financial protection that covers you during a hospital stay

No one plans for hospital stays, but just in case, we've got you covered. Chubb Hospital Indemnity insurance helps you with the financial exposure of a hospitalization by providing benefits that can be used towards the out-of-pocket costs associated with hospital admission and confinement.

For employees of

Markovitz Enterprises

Hospital confinements are expensive

The rising costs of healthcare, along with rising health plan deductibles can cause financial hardship. Costs from an unforeseen or even a planned hospital visit can add up quickly.

- Deductibles
- Copays
- Co-insurance
- Prescriptions
- Out-of-pocket expenses

Protect your life and lifestyle

Trying to cover everyday living expenses further complicates the stress of accumulating hospital bills. The Chubb Hospital Indemnity plan can help you and your family to stay on budget and make payments for:

- Mortgage or rent
- Car Payments
- Credit Card Debt
- Student Loans
- Necessary Household Expenses
- College Tuition
- Preplanned Retirement Saving

When hardships come along, we're here to provide financial support to help you get back on track.

Chubb Makes It Easy

Easy to Qualify
No health questions are asked or health exam required.

Minimize Financial Exposure
Provides cash to help pay for out-of-pocket expenses resulting from a hospitalization.

No Pre-existing Conditions
Benefits are paid regardless of pre-existing conditions.

No Benefit Coordination
Chubb Hospital Indemnity benefits are paid regardless of any other medical coverage.

Spouse and Children Coverage Available
Extend Chubb Hospital Indemnity coverage to members of your family.

Convenient Payroll Deduction
No bills to watch for or checks to mail. Premiums are deducted automatically.

Guaranteed Renewable
Your coverage cannot be cancelled as long as premiums are paid as due.

Chubb Hospital Indemnity Benefits

Chubb Hospital Indemnity plan pays cash benefits directly to you, regardless of other coverage you have.

Initial Hospital Confinement Benefit
$1,200 is payable for the first day of hospital confinement per Plan Year, limited to one day per Plan Year.

Additional Hospital Confinement Benefit
$200 per day is payable for the 2nd through the 30th day of Hospital Confinement limited to 29 days per Plan Year.

Intensive Care Unit Benefit
$200 per day is payable for up to 30 days per Plan Year and is paid in addition to any of the Hospital Confinement benefits paid.

Wellness Visits. A $50 benefit payable for an annual routine examination for adults or well-child visit for children to age 4. One visit per day limited to one day per Plan Year.

The following conditions must be met:

- The hospital stay is a direct result, from no other causes, of injuries or illness sustained in a covered accident or sickness and lasts for at least 24 hours

Monthly Premium		
Employee	$	24.50
Employee + Spouse	$	54.31
Employee + Children	$	46.28
Family	$	74.50

Premiums are paid through payroll deduction.

The Maximum Hospital Confinement Benefit under this Plan is 30 days per covered person per Plan Year.

Exclusions

We will not pay any benefits for expenses incurred for, or injuries resulting from, any of the following:

- Intentionally self-inflicted Injury; suicide or attempted suicide.
- War or any act of war, whether declared or not.
- Service in the military, naval or air service of any country or international organization.
- Commission of, or attempt to commit, a felony.
- Bungi-cord jumping, parachuting, skydiving, parasailing, hang-gliding;
- An accident if the Covered Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, except while participating in Driver's Education Program.
- The Covered Person being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred, or while under the influence of any drug unless administered under the advice and consent of a Doctor.
- Alcoholism, drug addiction or the use of any drug or narcotic except as prescribed by a Doctor Unless specifically provided herein.
- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury or Sickness.
- Experimental or Investigational drugs, services, supplies or any procedure held to be Experimental or Investigatory by the Company at the time the procedure is done. For the purposes of this exclusion, "Experimental or Investigational" means medical services, supplies or treatments provided or performed in a special setting for research purposes, under a treatment protocol or as part of a clinical trial (Phase I, II or III). The covered service will also be considered Experimental or Investigational if the Covered Person is required to sign a consent form that indicates the proposed treatment or procedure is part of a scientific study or medical research to determine its effectiveness or safety. Medical treatment, that is not considered standard treatment by the majority of the medical community or by Medicare, Medicaid or any other government financed programs or the National Cancer Institute regarding malignancies, will be considered Experimental or Investigational. A drug, device or biological product is considered Experimental or Investigational if it does not have FDA approval or approval under an interim step in the FDA process, i.e., an investigational device exemption or an investigational new drug exemption.
- Elective Abortion. Elective Abortion means an abortion for any reason other than to preserve the life of the female upon whom the abortion is performed.
- Services related to sterilization, reversal of a vasectomy or tubal ligation; in vitro fertilization and diagnostic treatment of infertility or other problems related to the inability to conceive a child, unless such infertility is a result of a covered Injury or Sickness.
- Services, supplies or a period of confinement ordered by persons employed or retained by a Policyholder, or by any Immediate Family or member of the (Insured/Covered Person)'s household.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims

This policy provides limited benefits on a fixed indemnity basis. It does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to http://www.HealthCare.gov.

This information is a brief description of the important features of the insurance plan. It is not an insurance contract. Insurance benefits are underwritten by ACE American Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group Companies, headed by Chubb Ltd. (NYSE: CB). Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

Chubb. Insured.℠

The Hospital Indemnity product is marketed by Chubb Workplace Benefits.

www.chubbworkplacebenefits.com