CHUBB®
Benefits

For eligible employees of
Nelson Mullins Riley & Scarborough, LLP

GROUP CRITICAL ILLNESS INSURANCE

# If you had a heart attack, what would you worry about?

## Speedy recovery? Paying your bills? Family?

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

CHUBB® Benefits

# Financial protection when you need it most

Unexpected illnesses like heart attacks and cancer happen every day. They don't give you time to prepare and can take a serious toll on both your physical and financial well-being. If you're like most people, being diagnosed with a critical illness can be overwhelming. The last thing you want to worry about is money.

**42% of Americans can't cover a $1,000 emergency expense with cash or savings.[1]**

## Why health insurance may not be enough

When critical illnesses occur, health insurance may cover some of your medical costs, but not everything. Most people have high deductibles and copays, and you may need help to manage everyday expenses, such as:

- Rent or mortgage payments
- Car payments
- Child care
- Groceries
- Credit card debt

## Critical Illness Insurance can help

Critical Illness Insurance pays you cash benefits upon diagnosis of a covered condition. Chubb Benefits can send cash payments directly to your bank account to help with your everyday expenses, out-of-pocket medical costs, or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

# Critical Illness benefit

When you or someone in your family is diagnosed with a covered condition, Chubb Benefits can send cash benefits payments directly to your bank account. The amount of your payment is based on your face amount.

**Face amounts**

Benefits are paid as a percentage of the face amount. You can select the face amount that's right for you.

- Employee: $10,000 - $40,000
- Spouse: 100% of your face amount
- Children: 50% of your face amount

**Covered conditions**

- Amyotrophic Lateral Sclerosis (ALS)
- Alzheimer's Disease
- Benign Brain Tumor
- Cancer
- Carcinoma In Situ
- Coma
- End Stage Renal Failure
- Heart Attack
- Loss of Sight, Speech, or Hearing
- Major Organ Failure
- Paralysis or Dismemberment
- Parkinson's Disease
- Severe Burns
- Skin Cancer
- Stroke

## Additional benefits

Pays the face amount each time you are diagnosed with a different covered conditions. If you are diagnosed with a recurrence as defined in the policy or have another covered condition, you can receive benefits for those, too. See the Schedule of Benefits for details.

| Conditions covered | Recurrence benefit amount | Treatment-free period | Additional notes |
|---|---|---|---|
| Benign Brain Tumor, Cancer, Carcinoma in Situ, Coma, Heart Attack, Major Organ Failure, Severe Burns, Stroke | 100% of face amount | • At least six (6) months treatment-free<br>• Applies to listed conditions except Cancer (see below) | |
| Cancer (recurrence) | 100% of the face amount | 12 months treatment-free and complete remission | **Complete remission:** No symptoms or signs of Cancer present |

**Medical bills contribute to 66% of personal bankruptcies in the U.S.[2]**

# Here's how it works

If you are diagnosed with a covered condition, after submitting a claim*, we'll send you a check. If your condition reoccurs, you'll receive a portion of your face amount, as long as you are treatment-free for the specified amount of time.

# How Critical Illness Insurance can make a difference

Olivia has Critical Illness Insurance with a $30,000 face amount. After having a heart attack and filing a claim, she received a $30,000 cash benefit, which she used to help pay medical bills and support her family during recovery. If a few years later Olivia has a stroke, she would receive another $30,000 from Chubb Benefits. And, since strokes often recur, she could receive an additional $30,000. That's a total of $90,000 that Olivia could use however she chooses.

# Here's how it pays

| | |
|---|---|
| Heart Attack diagnosis | $30,000 |
| Stroke diagnosis | $30,000 |
| Stroke recurrence (100%) | $30,000 |
| **Total coverage** | **$90,000** |

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.

The precise coverage afforded by an insurer is subject to the terms and conditions of the policy as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued, and applicable law.

*As defined in the policy.

# Schedule of benefits

## Featured benefits

### Best Doctors

- Physician Referrals
- Ask the Expert Hotline provides 24 hour advice from experts about a particular medical condition.
- In-Depth Medical Review offers a full review of diagnosis and treatment plan.

### Wellness

Be proactive with preventive care. This benefit pays you $150 for undergoing a covered health screening test, eye exam, immunization, routine physical or well-child/preventive exam or a biometric screening (after coverage is in force for 30 days).

### Occupational package

Benefits are payable for when contracted on the job:

- HIV
- Hepatitis B, C, or D
- MRSA
- Rabies
- Tetanus
- Tuberculosis

## Critical Illness benefits

### Standard critical illness

Pays 100% of the face amount the first time each of these conditions is diagnosed after the effective date as long as they are six months apart.

- Amyotrophic Lateral Sclerosis (ALS)
- Benign Brain Tumor
- Cancer
- Carcinoma in Situ of the Breast
- Coma
- End Stage Renal Failure
- Heart Attack
- Loss of Sight, Speech, or Hearing
- Major Organ Failure
- Paralysis or Dismemberment
- Parkinson's Disease
- Severe Burns
- Stroke

If you have cancer prior to the effective date, you must be in complete remission prior to the date of a subsequent diagnosis as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the cancer to receive a benefit for cancer.

### Partial covered conditions

Pays a portion of the face amount upon diagnosis.

| | |
|---|---|
| • Alzheimer's Disease | 25% |
| • Carcinoma In Situ | 25% |
| • Parkinson's Disease | 25% |
| • Skin Cancer | $1,000 |

### Recurrence

Once Chubb Benefits pays the standard Critical Illness benefit, you may qualify for a recurrence benefit if the condition recurs. This benefit pays 100% of the face amount if you have a recurrence of:

- Benign Brain Tumor
- Cancer
- Carcinoma In Situ
- Coma
- Heart Attack
- Major Organ Failure
- Severe Burns
- Stroke

### Childhood conditions

Pays 100% of the dependent child face amount when diagnosed after the effective date while coverage is in force. This benefit is payable once per child. Childhood conditions include:

- Autism Spectrum Disorder
- Cerebral Palsy
- Congenital Anomalies
- Cystic Fibrosis
- Down Syndrome
- Gaucher Disease
- Muscular Dystrophy
- Type 1 Diabetes

## Critical Illness treatment benefits

### Heart Surgery Benefit

25% of benefit paid for when you undergo Coronary Artery Bypass Surgery

### Invasive Heart Procedure Benefit

5% of benefit paid when you undergo any of the following procedures:

- AngioJet Clot Busting
- Atherectomy
- Balloon Angioplasty
- Laser Angioplasty
- Stent Implementation

CHUBB® Benefits

# Plan features

## Guaranteed issue

No medical history is required for coverage to be issued.

## Renewable

This certificate is guaranteed renewable for life. You may renew this certificate by paying each premium on the premium due date, subject to the grace period.

## Portable

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.

## Family coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included.

## HSA compatible

You can have this coverage even if you have a health savings account.

## No coordination of benefits

Payments are made in addition to any other insurance you may have.

# 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 and Limitations

**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 while sane;
- Committing or attempting to commit a felony or engaging in an illegal occupation or activity.

Suicide while insane is not a defense to payment of benefits under this certificate, where the certificate is issued to a Missouri Citizen, unless We show that the Insured intended suicide when he or she applied for the certificate, regardless of any language to the contrary in this certificate.

# Monthly premiums

| FACE AMOUNTS | | | | |
|---|---|---|---|---|
| Employee | **$10,000** | **$10,000** | **$10,000** | **$10,000** |
| Spouse | | **$10,000** | | **$10,000** |
| Child | | | **$5,000** | **$5,000** |
| **Attained age** | **Employee** | **Employee + Spouse** | **Employee + Child** | **Employee + Fam** |
| 18-24 | $9.90 | $19.80 | $10.60 | $20.50 |
| 25-29 | $10.40 | $20.80 | $11.09 | $21.49 |
| 30-34 | $11.59 | $23.18 | $12.29 | $23.88 |
| 35-39 | $14.41 | $28.82 | $15.10 | $29.51 |
| 40-44 | $18.50 | $37.01 | $19.20 | $37.70 |
| 45-49 | $24.01 | $48.01 | $24.70 | $48.71 |
| 50-54 | $33.11 | $66.21 | $33.80 | $66.91 |
| 55-59 | $42.29 | $84.59 | $42.99 | $85.28 |
| 60-64 | $49.79 | $99.58 | $50.48 | $100.27 |
| 65-69 | $64.00 | $128.01 | $64.70 | $128.70 |
| 70-74 | $84.00 | $168.00 | $84.70 | $168.70 |
| 75+ | $113.30 | $226.59 | $113.99 | $227.28 |

# Monthly premiums (continued)

**FACE AMOUNTS**

| | | | | |
|---|---|---|---|---|
| Employee | **$20,000** | **$20,000** | **$20,000** | **$20,000** |
| Spouse | | **$20,000** | | **$20,000** |
| Child | | | **$10,000** | **$10,000** |

| Attained age | Employee | Employee + Spouse | Employee + Child | Employee + Fam |
|---|---|---|---|---|
| 18-24 | $19.80 | $39.61 | $21.21 | $41.02 |
| 25-29 | $20.80 | $41.60 | $22.21 | $43.01 |
| 30-34 | $23.21 | $46.41 | $24.61 | $47.82 |
| 35-39 | $28.80 | $57.59 | $30.20 | $59.00 |
| 40-44 | $37.01 | $74.01 | $38.42 | $75.42 |
| 45-49 | $47.99 | $95.98 | $49.40 | $97.39 |
| 50-54 | $66.19 | $132.38 | $67.60 | $133.79 |
| 55-59 | $84.61 | $169.22 | $86.02 | $170.63 |
| 60-64 | $99.60 | $199.20 | $101.01 | $200.61 |
| 65-69 | $128.01 | $256.01 | $129.42 | $257.42 |
| 70-74 | $168.00 | $336.01 | $169.41 | $337.42 |
| 75+ | $339.91 | $679.81 | $342.01 | $681.92 |

# Monthly premiums (continued)

**FACE AMOUNTS**

| | | | | |
|---|---|---|---|---|
| Employee | **$30,000** | **$30,000** | **$30,000** | **$30,000** |
| Spouse | | **$30,000** | | **$30,000** |
| Child | | | **$15,000** | **$15,000** |

| Attained age | Employee | Employee + Spouse | Employee + Child | Employee + Fam |
|---|---|---|---|---|
| 18-24 | $29.71 | $59.41 | $31.81 | $61.51 |
| 25-29 | $31.20 | $62.40 | $33.30 | $64.50 |
| 30-34 | $34.80 | $69.59 | $36.90 | $71.70 |
| 35-39 | $43.20 | $86.41 | $45.31 | $88.51 |
| 40-44 | $55.51 | $111.02 | $57.61 | $113.12 |
| 45-49 | $72.00 | $144.00 | $74.10 | $146.10 |
| 50-54 | $99.30 | $198.60 | $101.40 | $200.70 |
| 55-59 | $126.90 | $253.80 | $129.00 | $255.91 |
| 60-64 | $149.39 | $298.78 | $151.49 | $300.89 |
| 65-69 | $192.01 | $384.02 | $194.11 | $386.12 |
| 70-74 | $252.01 | $504.01 | $254.11 | $506.11 |
| 75+ | $339.91 | $679.81 | $342.01 | $681.92 |

CHUBB® Benefits

# Monthly premiums (continued)

**FACE AMOUNTS**

| | | | | |
|---|---|---|---|---|
| Employee | **$40,000** | **$40,000** | **$40,000** | **$40,000** |
| Spouse | | **$40,000** | | **$40,000** |
| Child | | | **$20,000** | **$20,000** |

| Attained age | Employee | Employee + Spouse | Employee + Child | Employee + Family |
|---|---|---|---|---|
| 18-24 | $39.61 | $79.21 | $42.40 | $82.01 |
| 25-29 | $41.60 | $83.20 | $44.40 | $86.00 |
| 30-34 | $46.41 | $92.82 | $49.21 | $95.62 |
| 35-39 | $57.59 | $115.18 | $60.39 | $117.98 |
| 40-44 | $73.99 | $147.98 | $76.79 | $150.78 |
| 45-49 | $96.01 | $192.01 | $98.80 | $194.81 |
| 50-54 | $132.41 | $264.81 | $135.20 | $267.61 |
| 55-59 | $169.20 | $338.39 | $171.99 | $341.19 |
| 60-64 | $199.20 | $398.41 | $202.00 | $401.20 |
| 65-69 | $255.99 | $511.98 | $258.79 | $514.78 |
| 70-74 | $336.01 | $672.01 | $338.80 | $674.81 |
| 75+ | $453.20 | $906.40 | $456.00 | $909.20 |

[1] US News and World Report, January 2025. https://www.usnews.com/banking/articles/2025-financial-wellness-survey
[2] worldpopulationreview.com/country-rankings/medical-bankruptcies-by-country

This is a supplement to health insurance and is not a substitute for Major Medical or other minimum essential coverage. This document is a brief description of Policy Form C60601 (or applicable state version). Refer to your certificate of insurance for specific details about benefits. Chubb Benefits is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. Supplemental insurance provided by the following U.S. based underwriting company: ACE Property & Casualty Insurance Company. Benefits may vary by state and Exclusions and Limitations may apply.