

Cancer Advocate Plus

Unlock the power of DNA to gain insights to optimize your medications and access the latest in precision cancer services



What if you could do more to help prepare yourself for a potential cancer diagnosis? Cancer Advocate Plus is a proactive, personalized program designed to help save lives. It combines cash benefits offered by Chubb, with Kadance's precision health insights for medication optimization and access to the latest advances for individuals' cancer journey –services not typically covered by major medical plans.

A Program Designed to Help Save Lives

Receive two valuable services on the first day of the program's effective date

- Pharmacogenomic (PGx) testing to help identify which medications may be most effective for you based on your DNA
- Hereditary cancer risk test to help identify your inherited risk of certain types of cancer

If you're diagnosed with a covered cancer, access valuable services to support you

- Oncology Nurse Navigator support to guide you through your cancer journey, coordinate policy services, and facilitate communication with your care team.
- Second opinion pathology review and additional biomarker testing by molecular pathologists to confirm an accurate diagnosis
- Genetic tumor testing to help identify mutations driving cancer growth to direct precision treatment recommendations
- Clinical trial evaluation and enrollment support to access new precision cancer treatments before they become widely available
- Personalized treatment recommendation report, which is prepared by a panel of leading precision oncologists
- If your cancer returns, you'll have access to all the above precision cancer management services again

Cash Benefits

- Diagnosis Cancer Benefit: \$5,000 Employee (\$2,500 for Spouse)
- Cancer Recovery First Payment: \$5,000 Employee (\$2,500 for Spouse)
- Cancer Recovery Second Payment: \$5,000 Employee (\$2,500 for Spouse)
- Skin Cancer Benefit: \$250
- Carcinoma In Situ Benefit: 25% of the Diagnosis Cancer Benefit

Coverage Features

- Guaranteed Issue: The policy is guaranteed issue. Some services are available regardless of cancer status while other services or benefits might not be. Please refer to the exclusions and limitations section of this brochure.
- Automatic Renewal: Coverage is automatically renewed as long as the insured is an eligible employee, premiums are paid, and the policy is in force.
- Employee and Spouse Coverage: Available for both
- Portability: Allows you to keep this coverage if you change employers or retire while the policy is in force.

Spouse Benefits

- Spouses are eligible for all of the Cancer Services and Tests
- Spouses' Cash Benefits are 50% of the employee and equal three payments of \$2,500

Cancer Advocate Plus



Here's How the Cash Benefit Works

Upon diagnosis of a covered cancer, Chubb will send a lump sum cash payment directly to you, followed by two more cash benefits over the next 12 months to help you with recovery. You can use your cash benefit however you choose—to help with your everyday living expenses, pay out-of-pocket medical costs or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

Once Chubb pays a cancer benefit, if there is a recurrence, including Carcinoma In Situ, you can receive 50% of your maximum benefit amount, as long as you were treatment free for 12 months and in complete remission.

Cancer Advocate Plus Pays Cash Benefits

Payment Upon Diagnosis of Cancer	\$5,000
Recovery Payment (6 Months After Diagnosis)	\$5,000
Recovery Payment (12 Months After Diagnosis)	\$5,000
Total Cash	\$15,000

Cancer diagnosis must be on or after effective date for the benefits to be payable. This example 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.

Eligibility

- Active employees working at least 30 hours per week, ages 18+
- Spouses ages 18+. Includes legally married spouse, domestic partner and civil union partner

NOTE:

Applicant must have underlying medical coverage to be eligible to apply for Cancer Advocate Plus in the following situs states:

- New Jersey
- South Dakota

Applicant is not eligible to apply for Cancer Advocate Plus if they are receiving Medicaid in the following situs following states:

- Connecticut
- Idaho
- New Hampshire
- Utah

Get to Know Cancer Advocate Plus

Your journey begins with an email from Kadance containing a secure link to your confidential portal. From there, you can register and request your easy-to-use PGx and hereditary cancer risk tests. All testing and cancer services are delivered through Kadance.

Powered By

kadance
PROACTIVE. PRECISE. PERSONAL.

Services Available on Day 1

Hereditary Cancer Risk Test

A simple do-it-yourself, clinical-grade test identifies inherited genetic mutations that increase your lifetime risk of developing certain types of cancer. Results are ready in about 14 days. Knowing your risk can help guide proactive steps for prevention and early detection.

Genetic Counseling

If your test shows a positive result or you have a significant family history of cancer, you'll be connected with a licensed genetic counselor. They'll explain your results, help you understand any hereditary cancer risk, and provide a personalized risk-reduction action plan you can share with your healthcare team.

Pharmacogenomic (PGx) Testing

This test helps to identify which medications may be most effective or to avoid based on your DNA. A clinical pharmacist reviews your results, creates a personalized Medication Optimization Plan, and shares the results and recommended changes with your prescribing physician. Follow-up consults are available if your health or medications change.

Education and Resources

Leading experts in genomics and cancer deliver videos and reference materials allowing you to make informed decisions.

Cancer Management Services

Oncology Nurse Navigator

Your dedicated Oncology Nurse Navigator provides personalized one-on-one support, helping you understand your diagnosis, coordinating your policy services and the support you need at every stage.

Second Opinion Review

A second opinion pathology review and additional biomarker testing by molecular pathologists can help to confirm an accurate diagnosis and inform precise treatment plans.

Personalized Treatment Recommendation Report

Prepared by a panel of leading precision oncologists, this report provides actionable insights and recommendations to help your healthcare team guide treatment based on your DNA and specific mutations driving your cancer.

Clinical Trial Search and Enrollment Support

Cancer clinical trials can provide access to advanced treatment options that may not be available through standard care. You'll get help finding potential trials, determining eligibility, and navigating the enrollment process.

Cancer Recovery and Recurrence Monitoring

Continued Oncology Nurse Navigator Support

Helps manage ongoing physical and emotional challenges after cancer treatment has ended and coordinates continuing services.

Recurrence Monitoring

Provides advanced DNA blood-based tests that can detect traces of cancer, often before it appears on a scan. Early detection of a cancer recurrence can help improve treatment outcomes.

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Cancer Advocate Plus Rates

Your bi-weekly rates (24 pay cycles) are Attained Age, which means they will change as you move into new age brackets. If elected, spouse coverage is 50% of the Employee Face Amount.

	Face Amounts	
Employee	\$5,000	\$5,000
Spouse		\$2,500

	Monthly Rates	
Attained Age	Employee	Employee + Spouse
18-25	12.10	24.06
26-30	12.62	25.10
31-35	14.04	27.82
36-40	15.74	31.08
41-45	18.98	36.92
46-50	21.72	42.12
51-55	26.78	51.48
56-60	31.98	61.24
61-65	40.30	75.66
66-70	46.80	86.84
71-75	52.52	96.46
76-80	67.60	119.86
81+	76.32	133.52

Exclusions and Limitations

No benefits will be paid for cancer diagnosed before the effective date.

Benefits will be paid only when the covered person is treatment-free from cancer for at least 12 months before the diagnosis date and in complete remission prior to the date of a subsequent diagnosis.

Cancer management and recurrence monitoring services are available for covered persons who are treatment-free from cancer for at least 12 months before the diagnosis date and in complete remission.

Covered persons will have access to the hereditary cancer risk test, PGx testing and Oncology Nurse Navigator support regardless of cancer treatment or remission status.

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