

## Critical Illness Insurance

CHUBB®

### Add Critical Illness Coverage to Your Health Insurance Plan



#### 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 attack<sup>1</sup>

**\$10,000+**

Annual out-of-pocket cost of 60% of patients for cancer treatment<sup>2</sup>

**60%**

of Americans can't cover an unexpected \$1,000 expense.<sup>3</sup>

For employees of

**Salem Health Hospitals & Clinics**



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### 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 \$30,000 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, Stroke, or Transient Ischemic Attack and there is a recurrence, you can receive 50% 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.\*

#### No Lifetime Maximum Benefit in Action (example)

*\$30,000 Face Amount*

Stroke Diagnosis	\$ 30,000
Heart Attack Diagnosis ( <i>first</i> )	\$ 30,000
Heart Attack Recurrence	\$ 15,000

<b>Total Benefits:</b>	<b>\$ 75,000</b>
	<b>No Maximum Benefit Amount</b>

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.

\* Complete remission is defined as having no symptoms and no signs that can be identified to indicate the presence of Cancer.



## Covered Conditions

ALS  
Alzheimer's Disease  
Aneurysm  
Benign Brain Tumor  
Cancer  
Carcinoma In Situ (25%)  
Coma  
Coronary Artery Obstruction (25%)  
End Stage Renal Failure  
Heart Attack  
Major Organ Failure  
Multiple Sclerosis  
Paralysis or Dismemberment  
Parkinson's Disease  
Skin Cancer (Payable once per insured per year \$1,000)  
Stroke  
Transient Ischemic Attack (10%)

## 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 100% of your face amount for Miscellaneous Diseases.

### Occupational Package

Benefits are payable for HIV, Hepatitis B, C, or D, MRSA, Rabies, Tetanus or Tuberculosis when contracted on the job.

### 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

### Diabetes Diagnosis Benefit

Diabetes is on the rise. Upon diagnosis of diabetes, we will pay you a one-time amount of \$250 to help you modify your behavior.

### Wellness Benefit

Be proactive with preventive care. This benefit pays you \$50 for undergoing a covered health screening test (after coverage is in force for 30 days).

## Miscellaneous Diseases (100%)

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, Cleft lip or palate, Limb malformations, Development disorders of the brain, Born with loss of sight)  
Cystic Fibrosis  
Down Syndrome  
Gaucher Disease  
Muscular Dystrophy  
Type 1 Diabetes

\* Childhood Condition benefit is payable once per child.





Critical illnesses  
change life in an  
instant. Let Chubb  
Critical Illness  
help protect you  
from financial  
hardship while  
you recover.

## Chubb Makes It Easy

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### 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 Salem Health.

### 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.

## Initial Eligibility

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### Employee

- Actively employed working at least 20 hours per week
- Ages 18 and older

### Spouse

- Ages 18 and older

### Dependent children/grandchildren

- Ages 0 through 26
- No student status required

## Exclusions

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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, for which the Covered Person has plead guilty to the charges or been convicted.

## Spouse & Child Benefits

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- Spouse coverage is 100% 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

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

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.

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