

## Critical Illness Insurance

# Add Critical Illness Coverage to Your Health Insurance Plan

**CHUBB**<sup>®</sup>  
Benefits



### **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 Benefits 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 Benefits 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 Benefits 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 Benefits 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 Benefits 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 Benefits Critical Illness help protect you from financial hardship while you recover.

## Chubb Benefits 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

When your coverage ends, either because your employment has terminated or you are no longer eligible to participate in your employer's plan, you may be eligible to port your policy. Once ported, the coverage cannot be canceled as long as the Policy remains in force and the premiums are paid as due. Contact Chubb Benefits within 30 days of your termination from the plan to port your coverage.

## 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

## 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

### 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.

## Exclusions

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No benefits will be paid for losses caused by, contributed to, 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.

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 Benefits 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 Benefits company.