

## Critical Illness Insurance

CHUBB®

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



#### **Financial Protection When You Need It Most**

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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**

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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.

Every 40 seconds  
someone has a  
heart attack.<sup>1</sup>

Average  
out-of-pocket cost  
for cancer  
is \$6,000-\$10,000  
per year.<sup>2</sup>

60% of Americans  
can't cover  
an unexpected  
\$1,000 expense.<sup>3</sup>



For employees of

**Pottstown School District**



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.

### 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 \$20,000 Help?

Chubb Critical Illness pays you cash immediately. 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 quickly 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 Aneurysm (Cerebral or Aortic), Benign Brain Tumor, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Stroke, or Sudden Cardiac Arrest, and there is a recurrence, you can receive 100% of your Face Amount, as long as you were treatment free for at least 6 months.

For a recurrence of Cancer, including Carcinoma In Situ, 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 in Action (example)

*\$20,000 Face Amount*

Stroke Diagnosis	\$ 20,000
Heart Attack Diagnosis ( <i>first</i> )	\$ 20,000
Heart Attack Recurrence	\$ 20,000
<b>Total Benefits:</b>	<b>\$ 60,000</b>
<b>Remaining Benefit Amount</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

Alzheimer's Disease  
 Aneurysm (Cerebral or Aortic)  
 Benign Brain Tumor  
 Cancer  
 Carcinoma In Situ  
   Breast Cancer  
   All Other Carcinoma In Situ (25%)  
 Coma  
 Coronary Artery Obstruction (25%)  
 End Stage Renal Failure  
 Heart Attack  
 Major Organ Failure  
 Multiple Sclerosis  
 Paralysis (10%)  
 Parkinson's Disease  
 Skin Cancer (\$250)  
 Stroke  
 Sudden Cardiac Arrest  
 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:

### Mortgage and Rent Helper

If you miss work due to a critical illness, you may need some extra help making mortgage or rent payments. Mortgage and Rent Helper pays you an extra \$500 each month if you miss 5 or more days of work, for up to 6 months.

### Wellness Benefit

Be proactive with your health with preventive care. This benefit pays you \$50 for undergoing a health screening test, immunization, eye exam, routine physical, well-child/preventive exam or medically necessary Covid-19 Diagnostic Screening Test and Covid-19 Antibody Screening Test (after coverage is in force for 30 days).

### Enhanced Breast Cancer Benefit

If you're diagnosed with breast cancer, including carcinoma in situ, this benefit will pay you your full face amount.

### 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

- Claims Navigation
- Medical Travel Assistance
- Financial Advice

### Hospital Admission Benefit

Beginning 6 months after diagnosis, for each hospital admission due to that same condition, you will receive a \$500 benefit. Admission per year per covered person is 2.

### Diabetes Diagnosis & Service Benefits

Diabetes is on the rise. Upon diagnosis of diabetes, we will pay you a one-time amount of \$500. Additionally, to help you modify your behavior, we will pay a monthly benefit of \$100 for up to 6 months to help pay for a smoking cessation, nutrition counseling program or gym membership.



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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### Affordable, Extensive Coverage

Powerful protection at an affordable price.

### Family Coverage

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

### No Age Penalty

Your rates will never change due to your increase in age.

### Portability

You can keep your coverage even if you change jobs or retire.

### 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 17.5 hours per week
- Ages 18 and older

### Spouse

- Ages 18 and older
- Includes domestic and civil union partners

### Dependent children/grandchildren

- Ages 0 through 26
- No student status required

## Spouse & Child Benefits

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- Spouse coverage is 50% of the selected benefit Face Amount
- Children coverage is 50% of the selected benefit Face Amount

## Exclusions & Limitations

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### Exclusions

No benefits will be paid for losses resulting from injuring oneself intentionally or committing or attempting to commit suicide, whether sane or not, or committing or attempting to commit a felony or engaging in an illegal occupation or activity.

### Limitations

A Pre-existing Condition is not covered unless the date of diagnosis for such condition is at least 12 months after the certificate effective date. A pre-existing condition means a condition for which a covered person received medical advice or treatment within the 3 months preceding the certificate effective date.

1. Heart Disease and Stroke Statistics. American Heart Association, 2019.
2. [www.fightcancer.org](http://www.fightcancer.org); accessed Sept. 2019
3. [www.bankrate.com](http://www.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.

Chubb 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, a Chubb company.