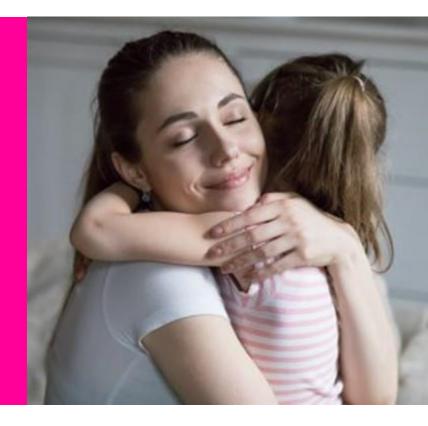
Chubb Critical Illness

Chubb's innovative approach to Critical Illness combines ongoing benefits to lessen the financial impact of serious illnesses along with advocacy packages to help employees manage diabetes, their behavior, promote recovery and wellness



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Chubb Group Critical Illness

Maximum Benefits

- No Lifetime Maximum on Benefits

Pre-Existing Condition

- 3 Month Look Back Period
 - 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.
- 12 Month Limitation

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.

Rates

- Four Tier Rates
- Issue Age
- Tobacco/Non-Tobacco

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Chubb Group Critical Illness

Covered Conditions	Plan 2
Alzheimer's Disease	100%
Aneurysm	100%
Benign Brain Tumor	100%
Cancer	100%
Carcinoma in Situ – Breast Cancer	100%
Carcinoma in Situ – All Other	25%
Coma	100%
Coronary Artery Obstruction	25%
Heart Attack	100%
Major Organ Failure	100%
Multiple Sclerosis	100%
Paralysis	100%
Parkinson's Disease	100%
Renal Failure	100%
Skin Cancer	\$250
Stroke	100%
Sudden Cardiac Arrest	100%
TIA	10%

Breast Cancer Enhancement
Pays 100% of Face Amount, even
when diagnosed as Carcinoma in
Situ
Recurrence Benefit
Plan 2 – 100%
Recurrence Covered Conditions
Aneurysm
Cerebral or Aortic
Benign Brain Tumor
Cancer & Carcinoma in Situ
Coma
Coronary Artery Obstruction
Heart Attack
Major Organ Failure
Stroke or Sudden Cardiac Arrest

Diabetes Benefits

Helps employees with Diabetes modify their behavior with benefits to pay for smoking cessation, nutrition counseling, gym memberships and exercise programs.

Diagnosis Benefit

- One-time Payment
- Plan 2: \$500

Diagnosis Care/Service Benefit

- Plan 2 Only
- \$100 per month, up to 6 months for
 - \circ Smoking Cessation
 - \circ Nutrition Counseling
 - Gym Membership
 - \circ Personal Trainer



Additional Benefits

Mortgage & Rent

Pays an extra benefit each month the employee misses 5 or more days of work due to a critical illness for up to 6 months

- Plan 2 Only
- \$500 per Month

Hospital Admission

Beginning 6 months after diagnosis, for each hospital admission due to a critical illness

- Plan 2: \$500
- 2 Admissions per covered person per Year

Best Doctors – All Plans

- Physician Referrals
- Ask the Expert 24-Hour Hotline for Medical Advice
- In-depth Medical Review

Health Champion Resources

- Financial Advice
- Medical Travel Assistance
- Claims Navigation

