

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



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

Chubb Group Critical Illness

■ Covered Conditions

Alzheimer's Disease
 Aneurysm
 Benign Brain Tumor
 Cancer
 Carcinoma in Situ – Breast Cancer
 Carcinoma in Situ – All Other
 Coma
 Coronary Artery Obstruction
 Heart Attack
 Major Organ Failure
 Multiple Sclerosis
 Paralysis
 Parkinson's Disease
 Renal Failure
 Skin Cancer
 Stroke
 Sudden Cardiac Arrest
 TIA

Plan 2

100%
 100%
 100%
 100%
 100%
 25%
 100%
 25%
 100%
 100%
 100%
 100%
 100%
 100%
 \$250
 100%
 100%
 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
 - Smoking Cessation
 - Nutrition Counseling
 - Gym Membership
 - 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