

## Disability Income Insurance

CHUBB®

Get income protection when  
you're unable to work



**No one plans on losing their paycheck . . . but just in case, we've got you covered.**

With Chubb Disability Income insurance, you can receive a monthly benefit check to help replace your income if you have a sickness, injury or pregnancy that causes you to miss work. For each day you are out of work and disabled, Chubb will pay you benefits to replace your income for \$400 a month for 9 months and \$3,500 a month for 12 months after that. With Chubb Disability Income insurance, you can receive a disability benefit amount.

Chubb Disability Income insurance goes to work when you can't.

1 in 4 young  
workers will  
become disabled  
before they  
retire.<sup>1</sup>

Over 40% of  
adults can't pay  
an unexpected  
\$400 bill.<sup>2</sup>

50% of working  
adults can't cover  
3 months of living  
expenses.<sup>2</sup>

For members of

**BMWED**

BMWED is the marketing name used to refer to  
Brotherhood of Maintenance of Way Employees Division of the International Brotherhood of Teamsters



An illness or injury that stops your paycheck can cause overwhelming stress for you and your family. Be prepared with financial protection from Chubb.

### Expenses add up quickly

If you can't earn a paycheck due to disability, your savings might not be enough to cover household expenses plus healthcare and recovery costs that can continue for months. Chubb Disability Income insurance can help to keep you in your home and better able to cover regular bills or out-of-pocket expenses, such as:

- Car Payments
- Credit Card Debt
- Student Loans
- Necessary Household Expenses
- College Tuition
- Preplanned Retirement Saving
- Prescriptions
- Physical Therapy Expenses
- Rehabilitation Programs
- Medical Travel
- Extra Childcare or Parent Care

### Would a check for \$800 help?

Chubb Disability Income insurance helps replace your income when you lose your paycheck due to a disability.

#### How Disability Benefits work

Susan hurt her back and was out of work for 2 months after satisfying her elimination period. Chubb Disability Income insurance paid Susan \$800 to pay her bills.

#### Here's how Susan's benefits stack up.

Disability Benefit Month 1	\$400
Disability Benefit Month 2	\$400
<b>Total Benefit</b>	<b>\$800</b>

Additional benefits may apply and may be subject to deductible sources of income.

\* This example is for illustrative purposes only and should not be compared to an actual claim. Whether a disability is covered depends on the circumstances of the loss. Refer to the certificate of insurance for terms and conditions.

### Chubb makes it easy

#### Portable

Coverage can be ported for up to 12 months after members are no longer eligible.

#### Conditionally Renewable

Coverage is renewable as long as the member remains eligible, and the policy is in force.

#### Convenient Payroll Deduction

No bills to watch for or checks to mail. Premiums are deducted automatically.



## How do I qualify for Disability Benefits?

You qualify for benefits when, as a result of an injury or sickness<sup>†</sup>, you

- are unable to work at your job;
- are not working for pay or benefits; and
- are under a physician's care for the covered injury or sickness.

Following a disability, if you are able to return to work but not able to perform all of your job duties, you may be eligible for partial disability benefits.

Issue Age	Monthly Rates
18-59	\$23.63
60+	\$93.07

## When do benefits begin?

If you become disabled, benefits begin immediately following your elimination period.

Accident Elimination Period: 90 days

Sickness Elimination Period: 90 days

## When do benefits end?

Benefits end when you return to work or have reached your maximum benefit period, if sooner.

Benefit Period: 21 months

## Additional Benefits

With Chubb's Disability Income insurance, you get even more than your disability benefit. To help you avoid financial hardship and ease your recovery, you get these benefits too:

### Pregnancy Benefit

Disability benefits for pregnancy will be covered the same as a covered Sickness.

### Dependent Care Benefit

If the insured participates in a rehabilitation program while disabled and have expenses incurred for childcare, Chubb will pay an additional \$350 per month, per child, up to \$1,000 per month for all dependent care expenses combined.

### Mental or Nervous Disorder Benefit

Chubb pays 100% of your disability benefit for disabilities resulting from mental and nervous disorders. The lifetime cumulative maximum benefit period for all disabilities due to mental or nervous disorders is 24 months.

## Additional Benefits (continued)

### Substance Abuse Benefit

With this benefit, Chubb pays 100% of your disability benefit for disabilities resulting from substance abuse. The lifetime cumulative maximum benefit period for all disabilities due to alcoholism or drug abuse is 24 months.

### Pre-existing Condition Benefit

Disabilities can happen any time. If you become disabled during your pre-existing condition period, Chubb will pay 100% of the \$400 monthly benefit for up to 3 months for a pre-existing condition.

### Rehabilitation Program

If you participate in a rehabilitation program while you are disabled, Chubb increases your disability benefit by 10%.

### Survivor Benefit

The thought of leaving loved ones behind can be overwhelming. Chubb will pay 6 times your disability benefit if you pass away during your disability. We can also advance this benefit if you are diagnosed as terminally ill.

### Waiver of Premium

Once you have been disabled for 5 days after satisfying your elimination period, you no longer have to pay premium for your coverage. Premium will not be due until you are no longer receiving disability benefits.

### 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

<sup>†</sup> The covered injury or sickness must occur after the Certificate Effective Date.



## Initial eligibility

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### Active Employees

- Ages 18 and up, working at least 19 hours per week

### Pre-existing Condition Limitation

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A pre-existing condition means a condition for which you received medical treatment, advice, consultation, diagnostic testing, care, services or took prescribed drugs or medications within the 3 months preceding your effective date.

Benefits will not be paid for any disability caused by, contributed by, or the result of a pre-existing condition which begins within the first 12 months following your Effective Date.

## Pre-existing Condition Credit for Takeover

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(Only applies to those with an existing plan being replaced and the credit does not apply to new member enrollees.)

Chubb will not limit or exclude coverage for Pre-existing Conditions that would have been covered under the policy being replaced. Time periods applicable to Pre-existing Conditions will be credited to the extent that similar limitations or exclusions were satisfied under the coverage being replaced. Proof of being covered on the prior plan is required, including benefit amount and effective date.

## Integration

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This policy does not integrate with other sources of income. Benefits are paid in full.

## Exclusions

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Benefits are not payable for Disabilities contributed to or caused by:

- Suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane;
- Voluntary inhalation of or asphyxiation by gas or fumes;
- Voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician;
- Being intoxicated or under the influence of alcohol, drugs or any narcotics (including overdose) unless administered on, and taken in accordance with, instructions of a Physician;
- War, declared or undeclared, participation in a riot, insurrection or rebellion;
- Travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline;
- Engaging in any illegal or fraudulent occupation, work or employment; or
- Committing or attempting to commit a felony or an assault; or for
- Disabilities that occur while you are incarcerated or imprisoned; or
- Disabilities that result solely as the result of a loss of a professional license, occupational license, or certificate.

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 Disability Income Certificate C60501-TN. Refer to the certificate for complete details of the benefits, exclusions and limitations which may vary by state.

1. Social Security Administration, Fact Sheet, January 2019

2. Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2017, May 2018

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

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.

[www.chubbworkplacebenefits.com](http://www.chubbworkplacebenefits.com)