

## Critical Illness Insurance

# Add Critical Illness Coverage to Your Health Insurance Plan

CHUBB®



### Financial 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 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 members of

**ALLIED FEDERATION**

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



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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

### Here's How a Check for \$15,000 or \$30,000 Can Help

Chubb 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 pays a Critical Illness benefit for Benign Brain Tumor, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Severe Burns, 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 Benefit in Action (example)

\$15,000 Face Amount	
Stroke Diagnosis	\$ 15,000
Heart Attack Diagnosis ( <i>first</i> )	\$ 15,000
Heart Attack Recurrence	\$ 15,000
<b>Total Benefits:</b>	<b>\$ 45,000</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

- Alzheimer’s Disease
- Amyotrophic Lateral Sclerosis (ALS) (25%)
- Benign Brain Tumor
- Cancer
- Carcinoma In Situ (25%)
- Coma
- Coronary Artery Obstruction (25%)
- End Stage Renal Failure
- Heart Attack
- Loss of Sight, Speech or Hearing (50%)
- Major Organ Failure
- Multiple Sclerosis (25%)
- Paralysis or Dismemberment (50%)
- Parkinson’s Disease (25%)
- Severe Burns (50%)
- Skin Cancer (\$500, payable once per insured, per year)
- Stroke
- Sudden Cardiac Arrest
- Transient Ischemic Attack (10%)

### Childhood Conditions\*

- Autism Spectrum Disorder
- Cerebral Palsy
- Congenital Birth Defects (such as Lung defects, Heart defects, Spina bifida, Cleft lip or palate, Limb malformations, Development disorders of the brain, Born with loss of sight)
- Cystic Fibrosis
- Down Syndrome
- Gaucher Disease
- Muscular Dystrophy
- Sickle Cell Disease
- Type 1 Diabetes

\* Childhood Condition benefit is payable once per child.

### 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:

**Occupational Package**  
Benefits are payable for HIV, Hepatitis B, C, or D, MRSA, Rabies, Tetanus or Tuberculosis when contracted on the job.

**Kids Are No Additional Cost!**  
Dealing with a childhood illness can be overwhelming. Chubb Critical Illness covers any children you may have now or in the future, at no additional charge. It pays 50% of the Face Amount for any of the Standard Conditions.

**Wellness Benefit**  
Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$75 after you have a covered health screening test (paid once annually per covered person).

**Advocacy Benefits**  
Personal and confidential assistance from professionals.

- Best Doctors®**
- “Find Best Docs” Physician Referrals
  - “Ask the Expert” Hotline
  - Diagnosis & Treatment Advice



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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### 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.

### No Age Penalty

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

### Portability

You can keep your coverage if you change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as premiums are paid as due. You may not port coverage while you are actively employed by Allied Federation.

## Initial Eligibility

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### Employee

- Actively employed working at least 19 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

### Guarantee Issue

No medical history is required for coverage to be issued.

### Conditional Renewability

Coverage is automatically renewed as long as the insured is an eligible member, 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.

### Waiver of Premium

Your premium is waived if you're totally disabled due to a covered condition.

## Exclusions

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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.

## 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

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 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 company.