

## Critical Illness Insurance

**CHUBB**

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



#### **Financial Protection When You Need It Most, in Addition to What Health Insurance Pays**

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Critical illnesses don't give you time to prepare. Heart attacks, cancer and strokes happen every day, and often unexpectedly. They can take a serious toll on both your physical and financial well-being.

That's where critical illness protection can help. Critical Illness insurance helps you deal with the costs associated with a critical illness so you can maintain your lifestyle and focus your energy on getting better. The plan pays a lump sum cash benefit for covered conditions, in addition to what health insurance may pay.

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

4,800 new  
cancer cases  
are diagnosed  
each day.<sup>2</sup>

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

For Employees of

**Learning Care Group, Inc.**



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.

### Critical Illnesses Have a Significant Impact on Your Finances

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 income, rehabilitation, and childcare or parent care

### Here's How a Check for \$10,000 Can Help

Chubb Critical Illness insurance pays you cash immediately. Upon diagnosis of a covered condition<sup>1</sup>, we send a lump 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.

### How It Works

When you are diagnosed with a covered condition<sup>1</sup>, submit your claim and we'll quickly send you a check. It's that simple. You can use your money however you choose.

#### Triple Benefit

If you are diagnosed with a covered condition and unfortunately get sick again with another covered condition, you're still covered (provided the diagnoses are at least six month apart). With Triple Benefit, you can receive up to 3 times the Face Amount for each person you choose to cover. That means if you choose a \$10,000 Face Amount you can receive as much as \$30,000 in cash.

#### Recurrence Benefit

If we have paid a critical illness benefit for Benign Brain Tumor, Cancer, Coma, Heart Attack or Stroke, and there is a recurrence, you can receive up to 50% of your Face Amount, as long as you were back to work and treatment-free for at least 6 months. The Recurrence Benefit can be paid up to 2 times.

#### Triple Benefit in Action (example)

<i>\$10,000 Face Amount x 3 = \$30,000 Total Maximum Benefit</i>	
Heart Attack Diagnosis	\$ 10,000
Stroke Diagnosis (first)	\$ 10,000
Stroke Recurrence	\$ 5,000
<b>Remaining Coverage:</b>	<b>\$ 5,000</b>

The Critical Illness Benefit can be paid once per covered condition up to the Maximum Benefit Amount. 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.

<sup>1</sup>Covered condition must be diagnosed after the Certificate Effective Date.



## Covered Conditions

### Standard conditions

Alzheimer's Disease  
Amyotrophic Lateral Sclerosis  
Benign Brain Tumor  
Cancer  
Carcinoma In Situ\*  
Coma  
Coronary Artery Obstruction\*  
End Stage Renal Failure  
Heart Attack  
Major Organ Failure  
Multiple Sclerosis  
Skin Cancer (\$250)  
Stroke

## Valuable Benefits

With Chubb Critical Illness insurance, 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:

### Advocacy Benefits

Personal and confidential assistance from professionals.

### Best Doctors®

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

### Wellness Benefit

Health screening tests can help diagnose a condition early or prevent an illness altogether. After coverage is in force for 30 days, this benefit pays you \$50 after you have a covered health screening test (paid once annually per covered person).

\* Benefit payment is 25% of face amount.



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.

### Full Portability

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

### Guaranteed Renewable

Your coverage cannot be cancelled as long as premiums are paid as due.

### No Benefit Reduction

Benefits never decrease due to age.

### 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.

### Benefits Paid Based on Diagnosis

You are not required to be hospitalized or get treatment to receive benefits.

## Initial Eligibility

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- Active employees age 18 and up, working at least 17.5 hours per week
- Spouses age 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.
- Children 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 25% of the selected benefit Face Amount

## Exclusions & Limitations

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### Exclusions

No benefits will be paid for losses resulting from any intentionally self-inflicted injury.

### 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 12 months preceding the certificate effective date.

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 Nos. C16670 and 16648 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations that may vary by state.

If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

1. Heart Disease and Stroke Statistics. American Heart Association, 2019.
2. Facts & Figures 2019. American Cancer Society, January 2019.

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)

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