



Customizable Critical Illness solutions for your clients



GROUP CRITICAL ILLNESS INSURANCE

Choose Chubb Benefits – for today's employers

Chubb Benefits gives you the flexibility to craft custom supplemental insurance solutions using valuable benefits designed for today's employers.

Our approach to Critical Illness combines ongoing benefit solutions to help lessen the financial impact of serious illnesses along with advocacy packages* to help employees manage diabetes, change their behavior, and promote recovery and wellness.

Innovation that pays employees more

In addition to everything you expect from a Critical Illness plan, **our Mortgage and Rent Helper** protects employees from having to choose between their health and their home.

Diabetes diagnosis and care benefits pay upon diagnosis of diabetes and for enrollment in smoking cessation, nutrition counseling, and fitness programs.

Cancer benefit enhancement package* includes monthly benefits for cancer treatment such as bone marrow and stem cell transplants, surgery, chemotherapy, hormonal therapy, radiation therapy, and full face amount benefits for breast cancer even when diagnosed as Carcinoma in situ.

Craft your Critical Illness plan

With Chubb Benefits, you can help your clients protect their employees from the physical and financial consequences of serious medical conditions such as cancer, heart attack, and stroke.

STEP 1

Choose covered condition

Mix and match conditions

- ALS
- Alzheimer's disease
- Benign brain tumor
- Cancer
- Carcinoma in situ
- Coma
- Coronary artery obstruction
- Heart attack
- Loss of sight, speech, or hearing
- Major organ failure
- Multiple sclerosis
- Paralysis and dismemberment
- Parkinson's disease
- Renal failure
- Ruptured aneurysm
- Skin cancer (\$250)
- Severe burns
- Stroke
- Sudden cardiac arrest
- Transient ischemic attack (TIA)

STEP 2

Add special packages

Occupational package

- Hepatitis B, C, or D
- HIV
- Invasive MRSA infection
- Rabies
- Tetanus
- Tuberculosis

Childhood condition package*

- Autism
- Cerebral palsy
- Congenital birth defects
- Cystic fibrosis
- Down syndrome
- Gaucher disease
- Muscular dystrophy
- Sickle cell anemia
- Type 1 diabetes

STEP 3

Add optional benefits

Bariatric surgery—weight loss

Pays a one-time benefit up to \$5,000 for covered medically authorized bariatric surgery.

Cancer treatment

Pays an extra \$250 to \$2,000 per month each month a person is being treated for up to 6 months. Treatment includes stem cell or bone marrow transplants, chemotherapy, hormonal therapy, radiation therapy, and surgery.

Diabetes benefits

Help employees modify their behavior upon diagnosis of diabetes with benefits to help pay for smoking cessation, nutrition counseling, and gym memberships. Choose diagnosis benefits from \$25 to \$500, and/or Service benefits from \$25 to \$100 per month for up to 6 months.

Hospital benefits

Beginning six months after covered diagnosis, with each hospital admission for that same condition, employees receive a benefit payment. Choose from \$250 to \$2,000 per admission. Hospital groups can add an extra \$100 to \$1,000 when employees use a named hospital group.

Mortgage & Rent Helper

Pays an extra \$250 to \$2,000 each month the employee misses 5 or more days of work, for up to 6 months.

Waiver of premium

Waives premium when an employee is totally disabled due to a covered critical illness.

Family care

Helps pay for childcare when an employee needs to stay in the hospital due to a critical illness. Choose from \$25 to \$200 per day for up to 30 days.

Wellness benefit

Add routine physicals, eye exams, immunizations, and well baby care. Choose from \$25 to \$200 per person, per year.

Advocacy

Finding the best medical care, having access to professionally trained financial advisors, claims advocates, and medical travel assistant gives employees ongoing support throughout their recovery. Add Diabetes Service benefit as a financial incentive to help employees manage Diabetes.

¹ Covered conditions may vary by state and may not be available in all states. ² Not available in WA. *Childhood condition benefit is payable once per child.

For broker use only. Chubb Benefits is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. Supplemental insurance provided by the following U.S. based underwriting company: Combined Insurance Company of America, in New York, Combined Life Insurance Company of New York (Latham, NY); and ACE Property & Casualty Insurance Company. Benefits may vary by state and Exclusions and Limitations may apply.

The information in this document was prepared by Chubb Benefits and Chubb Benefits is solely responsible for its accuracy and completeness.

This is only a brief description of Form Nos. C60601 and C16670. Refer to the certificate of insurance for specific details on benefits, exclusions and limitations that apply and may vary by state. This is a supplement to health insurance and is not a substitute for major medical insurance.