



# Customizable Hospital Indemnity solutions for your clients



## HOSPITAL CASH<sup>1</sup>

### Choose Chubb Benefits – for today's employers

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

Our approach to Hospital Cash goes beyond hospital benefits. It includes valuable options for initial treatment, surgery, outpatient care and financial support benefits for families.

### Innovation that pays employees more

In addition to everything you'd expect from a Hospital Indemnity plan, Chubb Benefits offers:

#### **Newborn nursery**

Pays for healthy babies receiving newborn nursery care.

#### **Family care**

Pays for childcare and adult day care when mom or dad is hospitalized.

#### **Pet care**

Pays for pet boarding during confinement.

#### **First hospitalization**

Pays \$100 for first hospital stay.

<sup>1</sup>Hospital indemnity coverage provides a benefit for covered loss; neither the product name nor benefits payable are intended to provide reimbursement for medical expenses incurred by a covered person or to result in any payment in excess of loss.

# Craft your Hospital Cash plan

Sicknesses and injuries that lead to hospitalization can be costly.

## STEP 1

### Choose your Hospital Cash benefits

#### Hospital confinement

Our plan offers you flexibility to design custom plans for each of your clients.

- **Choose number of confinement days**  
Employees can have just the right amount of protection
- **Customize benefit amounts**
  - Provide the same benefit amount each day or vary it for some days.
  - Make ICU benefits higher than standard confinement benefits.
  - Choose one of our deductible buffer plan designs and provide a compressed benefit period that matches the medical deductible.

#### Observation unit benefits

Often employees must stay in the hospital for observation. A stay of less than 20 hours is not considered a confinement. You can add the observation unit benefit and help meet employees' needs and manage expectations.

#### Newborns

The Newborn nursery benefit provides benefits for healthy newborns. That's important because usually benefits are only for sickness or injuries. If the child is healthy, they're not eligible. However, with Chubb Benefits, you can build in the newborn nursery benefit.

#### First hospitalization benefit

Pays an extra \$100 for the first hospital confinement.

#### Hospital employer groups

With preferred hospital group benefits, you can customize plans with higher benefits for employees who use your client's hospital.

#### Specialty care

Sometimes, hospitals are not the best fit. With Chubb Benefits, you can add specialty care for substance abuse and mental and nervous facilities, assisted living, home health care, hospice, and skilled nursing.

#### Confinement free

Pays a benefit if, after two years, there are no claims for hospital or rehab confinement.

## STEP 2

### Select the treatment benefits

#### Initial treatment

- Telemedicine/doctor's office
- Urgent care/emergency room
- Ambulance
- Diagnostic tests

#### Surgery

- Inpatient/outpatient
- Anesthesia
- Blood

#### Outpatient care

- Maternity follow-up
- Chiropractic/osteopathic services
- Therapy services

- Recovery
- Medical equipment
- Prescription drug
- Private duty nursing
- IV infusion treatment

## STEP 3

### Plan for unforeseen costs that can arise with hospitalizations

- Family care
- Medical travel
- Medical equipment
- Critical illness
- Pet care
- Companion lodging
- Disability
- Accidental death and dismemberment

This document is only a brief description of Group Policy Form No. P60600 and Certificate C82000. See the policy for complete details about features, benefits, exclusions and limitations that may vary by state. For use with brokers, consultants or those responsible for employee benefit programs. This is a supplement to health insurance and is not a substitute for major medical insurance.

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.