

Critical Illness Insurance

CHUBB

Add Critical Illness Coverage to Your Health Insurance Plan



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.

Every 40 seconds
someone has a
heart attack.¹

Average
out-of-pocket cost
for cancer
is \$6,000-\$10,000
per year.²

60% of Americans
can't cover
an unexpected
\$1,000 expense.³

For employees of

City of St. Charles School District



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.

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

Would a Check for \$20,000 Help?

Chubb Critical Illness pays you cash immediately. 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 quickly 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 Aneurysm (Cerebral or Aortic), 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 in Action (example)

| \$20,000 Face Amount | |
|---|----------------------------------|
| Stroke Diagnosis | \$ 20,000 |
| Heart Attack Diagnosis (<i>first</i>) | \$ 20,000 |
| Heart Attack Recurrence | \$ 20,000 |
| Total Benefits: | \$ 60,000 |
| Remaining Benefit Amount | No 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.

* 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
Aneurysm (Cerebral or Aortic)
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
Major Organ Failure
Paralysis or Dismemberment
Skin Cancer (\$250)
Stroke
Sudden Cardiac Arrest

Childhood Conditions

Autism
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
Type 1 Diabetes

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:

Enhanced Breast Cancer Benefit

If you're diagnosed with breast cancer, including carcinoma in situ, this benefit will pay you your full face amount.

Wellness Benefit

Be proactive with preventive care. This benefit pays you \$75 for undergoing a health screening test (after coverage is in force for 30 days).

Occupational Package

We pay benefits if you are infected with HIV, Hepatitis B, C or D from an accidental needle stick at work.

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

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.

Portability

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

Guarantee Issue

No medical history is required for coverage to be issued.

Initial Eligibility

Employee

- Actively employed Bus Drivers working at least 25 hours per week
- All other actively employed besides Bus Drivers working at least 30 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

Renewable

Coverage is automatically renewed as long as you're an eligible employee, your 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

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

- 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. www.fightcancer.org; accessed Sept. 2019

3. www.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, a Chubb company.