

# Critical Illness

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. Chubb Critical Illness pays cash benefits directly to you that you can use 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.<sup>1</sup>

## 1 in 3

Americans don't have enough money readily available to cover an unexpected \$400 expense.<sup>2</sup>



## Available coverage choices

Employee	\$10,000; \$20,000; \$30,000; \$40,000; or \$50,000 face amounts
Spouse	\$10,000; \$20,000; \$30,000; \$40,000; or \$50,000 face amounts
Child coverage	Included in the employee rate

No benefits will be paid for a date of diagnosis that occurs prior to the coverage effective date. Covered individuals must be treatment free from cancer for 12 months prior to diagnosis date and in complete remission. There is no pre-existing conditions limitation. All amounts are Guaranteed Issue — no medical questions are required for coverage to be issued.

## Critical Illness insurance

Covered conditions	Payable benefit as a percentage of face amount
ALS	100%
Alzheimer's disease	100%
Benign brain tumor	100%
Breast cancer carcinoma in situ	100%
Cancer (see below for skin cancer)	100%
Carcinoma in situ	25%
Coma	100%
Coronary artery obstruction	25%
End stage renal failure	100%
Heart attack	100%
Loss of sight, speech, or hearing	100%
Major organ failure	100%
Multiple sclerosis	100%
Paralysis or dismemberment	100%
Parkinson's disease	100%

<sup>1</sup> Centers for Disease Control and Prevention, Jan. 2023

<sup>2</sup> The Federal Reserve, June 2022

Covered conditions	Payable benefit as a percentage of face amount
<b>Severe burns</b>	100%
<b>Stroke</b>	100%
<b>Sudden cardiac arrest</b>	100%
<b>Transient ischemic attacks</b>	10%
<b>Skin Cancer Benefit</b> - Payable once per insured per year	\$1000
<b>Occupational package</b> Pays 100% of the face amount; Benefits payable for HIV or hepatitis B, C, or D, MRSA, rabies, tetanus or tuberculosis contracted on the job.	Included
<b>Childhood conditions</b> Pays 100% of the dependent child face amount; Provides benefits for childhood conditions (autism spectrum disorder; cerebral palsy; congenital birth defects: heart, lung, cleft lip, palate, etc; cystic fibrosis; Down's syndrome; Gaucher disease; muscular dystrophy; type 1 diabetes).	Included
<b>Miscellaneous Disease Rider + COVID-19</b> The Miscellaneous Disease Rider is payable once per covered condition. Covered Conditions include: Addison's disease; cerebrospinal meningitis; diphtheria; Huntington's chorea; Legionnaire's disease; malaria; myasthenia gravis; meningitis; necrotizing fasciitis; osteomyelitis; polio; rabies; sclerodema; systematic lupus; tetanus; tuberculosis. COVID-19 means a disease resulting in a positive COVID-19 diagnostic screening and 5 consecutive days of hospital confinement.	50%
<b>Recurrence Benefit</b> Benefits are payable for a subsequent diagnosis of benign brain tumor, cancer, coma, coronary artery obstruction, heart attack, major organ failure, severe burns, stroke, or sudden cardiac arrest.	100%
<b>Advocacy package</b>	
<b>Diabetes Diagnosis Benefit</b> Pays a benefit once for covered person's diabetes diagnosis.	\$500
<b>Additional benefits</b>	<b>Payable benefit as a percentage of face amount</b>
<b>Waiver of Premium</b> Waives premium while the insured is totally disabled.	Included
<b>Wellness Benefit</b> - Payable once per insured per year.	\$50

## Exclusions and limitations\*

No benefits will be paid for losses that are caused by, contributed, or occur as a result of a Covered Person's: 1) injuring oneself intentionally or committing or attempting to commit suicide; 2) committing or attempting to commit a felony or engaging in an illegal occupation or activity.

A Physician cannot be You or a member of Your Immediate Family, Your business or professional partner, or any person who has a financial affiliation or business with you.

# Rates

Riders are included in all the rates listed below: **Waiver of Premium, Wellness Benefit, Diabetes Benefit**

<b>Face amount:</b>					
Employee	\$10,000				
Spouse	\$10,000				
Children	\$10,000				
		Employee	Employee + spouse	Employee + children	Family
<b>Attained age</b>	<b>Monthly premiums</b>				
18-25	\$1.12	\$2.23	\$1.12	\$2.23	
26-30	\$1.39	\$2.78	\$1.39	\$2.78	
31-35	\$1.44	\$2.88	\$1.44	\$2.88	
36-40	\$1.92	\$3.84	\$1.92	\$3.84	
41-45	\$2.47	\$4.94	\$2.47	\$4.94	
46-50	\$3.38	\$6.77	\$3.38	\$6.77	
51-55	\$4.26	\$8.52	\$4.26	\$8.52	
56-60	\$7.37	\$14.74	\$7.37	\$14.74	
61-65	\$11.47	\$22.94	\$11.47	\$22.94	
66-70	\$18.25	\$36.50	\$18.25	\$36.50	
71-75	\$23.12	\$46.25	\$23.12	\$46.25	
76-80	\$35.18	\$70.37	\$35.18	\$70.37	
81+	\$35.18	\$70.37	\$35.18	\$70.37	

<b>Face amount:</b>					
Employee	\$20,000				
Spouse	\$20,000				
Children	\$20,000				
		Employee	Employee + Spouse	Employee + Children	Family
<b>Attained age</b>	<b>Monthly premiums</b>				
18-25	\$2.23	\$4.46	\$2.23	\$4.46	
26-30	\$2.78	\$5.57	\$2.78	\$5.57	
31-35	\$2.88	\$5.76	\$2.88	\$5.76	
36-40	\$3.84	\$7.68	\$3.84	\$7.68	
41-45	\$4.94	\$9.89	\$4.94	\$9.89	
46-50	\$6.77	\$13.54	\$6.77	\$13.54	
51-55	\$8.52	\$17.04	\$8.52	\$17.04	
56-60	\$14.74	\$29.47	\$14.74	\$29.47	
61-65	\$22.94	\$45.89	\$22.94	\$45.89	
66-70	\$36.50	\$73.01	\$36.50	\$73.01	
71-75	\$46.25	\$92.50	\$46.25	\$92.50	
76-80	\$70.37	\$140.74	\$70.37	\$140.74	
81+	\$70.37	\$140.74	\$70.37	\$140.74	

# Rates (continued)

Riders are included in all the rates listed below: **Waiver of Premium, Wellness Benefit, Diabetes Benefit**

<b>Face amount:</b>					
Employee	\$30,000				
Spouse	\$30,000				
Children	\$30,000				
		Employee	Employee + spouse	Employee + children	Family
Attained age	Monthly premiums				
18-25	\$3.35	\$6.70	\$3.35	\$6.70	
26-30	\$4.18	\$8.35	\$4.18	\$8.35	
31-35	\$4.32	\$8.64	\$4.32	\$8.64	
36-40	\$5.76	\$11.52	\$5.76	\$11.52	
41-45	\$7.42	\$14.83	\$7.42	\$14.83	
46-50	\$10.15	\$20.30	\$10.15	\$20.30	
51-55	\$12.78	\$25.56	\$12.78	\$25.56	
56-60	\$22.10	\$44.21	\$22.10	\$44.21	
61-65	\$34.42	\$68.83	\$34.42	\$68.83	
66-70	\$54.76	\$109.51	\$54.76	\$109.51	
71-75	\$69.37	\$138.74	\$69.37	\$138.74	
76-80	\$105.55	\$211.10	\$105.55	\$211.10	
81+	\$105.55	\$211.10	\$105.55	\$211.10	

<b>Face amount:</b>					
Employee	\$40,000				
Spouse	\$40,000				
Children	\$40,000				
		Employee	Employee + spouse	Employee + children	Family
Attained age	Monthly premiums				
18-25	\$4.46	\$8.93	\$4.46	\$8.93	
26-30	\$5.57	\$11.14	\$5.57	\$11.14	
31-35	\$5.76	\$11.52	\$5.76	\$11.52	
36-40	\$7.68	\$15.36	\$7.68	\$15.36	
41-45	\$9.89	\$19.78	\$9.89	\$19.78	
46-50	\$13.54	\$27.07	\$13.54	\$27.07	
51-55	\$17.04	\$34.08	\$17.04	\$34.08	
56-60	\$29.47	\$58.94	\$29.47	\$58.94	
61-65	\$45.89	\$91.78	\$45.89	\$91.78	
66-70	\$73.01	\$146.02	\$73.01	\$146.02	
71-75	\$92.50	\$184.99	\$92.50	\$184.99	
76-80	\$140.74	\$281.47	\$140.74	\$281.47	
81+	\$140.74	\$281.47	\$140.74	\$281.47	

# Rates (continued)

Riders are included in all the rates listed below: **Waiver of Premium, Wellness Benefit, Diabetes Benefit**

<b>Face amount:</b>					
Employee	\$50,000				
Spouse	\$50,000				
Children	\$50,000				
		Employee	Employee + spouse	Employee + children	Family
Attained age	Monthly premiums				
18-25	\$5.58	\$11.16	\$5.58	\$11.16	
26-30	\$6.96	\$13.92	\$6.96	\$13.92	
31-35	\$7.20	\$14.40	\$7.20	\$14.40	
36-40	\$9.60	\$19.20	\$9.60	\$19.20	
41-45	\$12.36	\$24.72	\$12.36	\$24.72	
46-50	\$16.92	\$33.84	\$16.92	\$33.84	
51-55	\$21.30	\$42.60	\$21.30	\$42.60	
56-60	\$36.84	\$73.68	\$36.84	\$73.68	
61-65	\$57.36	\$114.72	\$57.36	\$114.72	
66-70	\$91.26	\$182.52	\$91.26	\$182.52	
71-75	\$115.62	\$231.24	\$115.62	\$231.24	
76-80	\$175.92	\$351.84	\$175.92	\$351.84	
81+	\$175.92	\$351.84	\$175.92	\$351.84	



## Questions?

Contact the FBS Benefits CareLine via the QR code or **(833) 453-1680**.

\*Please refer to your Certificate of Insurance at <http://www.etxebc.com/> for a complete listing of available benefits, limitations and exclusions. Underwritten by ACE Property & Casualty Company, a Chubb company. This information is a brief description of the important benefits and features of the insurance plan. It is not an insurance contract. This policy does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) and does not satisfy a person’s individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to <http://www.HealthCare.gov>.