

Critical Illness

Heart attacks 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.¹

1 in 3

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



Available Coverage Choices

Employee	\$10,000, \$20,000, or \$30,000 face amounts
Spouse	\$10,000, \$20,000, or \$30,000 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. There is no pre-existing conditions limitation. All amounts are Guaranteed Issue – no medical questions are required for coverage to be issued.

Benefits

Covered Conditions	Plan 1
	Payable Benefit as a Percentage of Face Amount
ALS	100%
Alzheimer's disease	100%
Aneurysm	100%
Benign brain tumor	100%
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%

¹ Centers for Disease Control and Prevention, Jan. 2023 ² The Federal Reserve, June 2022

Plan 1	
Covered Conditions	Payable Benefit as a Percentage of Face Amount
Severe burns	100%
Stroke	100%
Sudden cardiac arrest	100%
Transient ischemic attacks	10%
Occupational Package	Included
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.	
Childhood Conditions	Included
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 Syndrome; Gaucher Disease; Muscular Dystrophy; and Type 1 Diabetes).	
Miscellaneous Diseases Rider + COVID-19	50%
The Miscellaneous Disease Rider is payable once per covered condition.	
Covered conditions include: Addison's disease; cerebrospinal meningitis; COVID-19; diphtheria; Huntington's chorea; Legionnaire's disease; malaria; myasthenia gravis; meningitis; necrotizing fasciitis; osteomyelitis; polio; rabies; scleroderma; systematic lupus; tetanus; tuberculosis.	
COVID-19 means a disease resulting in a positive COVID-19 diagnostic screening and 5 consecutive days of hospital confinement.	
Recurrence Benefit	
Benefits are payable for a subsequent diagnosis of Aneurysm – Cerebral or Aortic, Benign Brain Tumor, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Severe Burns, Stroke, or Sudden Cardiac Arrest	100%
Advocacy Package	
Best Doctors	Yes
Physician Referrals	
Ask the Expert Hotline provides 24 hour advice from experts about a particular medical condition.	
In-Depth Medical Review offers a full review of diagnosis and treatment plan.	
Health Champion Resources	Yes
Provides Claims Navigation, Medical Travel Assistance and Financial Advice to insureds following a critical illness diagnosis.	
Diabetes Benefit	
Diabetes diagnosis benefit	\$500
Pays a benefit once for covered person's diabetes diagnosis.	
Additional Benefits	
Wellness benefit – payable once per insured per year.	\$75

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:

Best Doctors, Health Champion Resources, Diabetes Benefit, Wellness Benefit

Face Amount: Employee \$10,000 Spouse \$10,000 Children \$5,000	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Family
Attained Age	Monthly Premiums			
<25	\$2.20	\$4.40	\$2.20	\$4.40
25-29	\$2.20	\$4.40	\$2.20	\$4.40
30-34	\$3.70	\$7.40	\$3.70	\$7.40
35-39	\$4.00	\$8.00	\$4.00	\$8.00
40-44	\$6.30	\$12.60	\$6.30	\$12.60
45-49	\$8.60	\$17.20	\$8.60	\$17.20
50-54	\$13.90	\$27.80	\$13.90	\$27.80
55-59	\$19.70	\$39.40	\$19.70	\$39.40
60-64	\$26.30	\$52.60	\$26.30	\$52.60
65-69	\$35.50	\$71.00	\$35.50	\$71.00
70+	\$45.90	\$91.80	\$45.90	\$91.80

Face Amount: Employee \$20,000 Spouse \$20,000 Children \$10,000	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Family
Attained Age	Monthly Premiums			
<25	\$4.40	\$8.80	\$4.40	\$8.80
25-29	\$4.40	\$8.80	\$4.40	\$8.80
30-34	\$7.40	\$14.80	\$7.40	\$14.80
35-39	\$8.00	\$16.00	\$8.00	\$16.00
40-44	\$12.60	\$25.20	\$12.60	\$25.20
45-49	\$17.20	\$34.40	\$17.20	\$34.40
50-54	\$27.80	\$55.60	\$27.80	\$55.60
55-59	\$39.40	\$78.80	\$39.40	\$78.80
60-64	\$52.60	\$105.20	\$52.60	\$105.20
65-69	\$71.00	\$142.00	\$71.00	\$142.00
70+	\$91.80	\$183.60	\$91.80	\$183.60

Rates

Riders are included in all the rates listed below:

Best Doctors, Health Champion Resources, Diabetes Benefit, Wellness Benefit

Face Amount: Employee \$30,000 Spouse \$30,000 Children \$15,000	Plan 1			
	Employee	Employee + Spouse	Employee + Children	Family
Attained Age	Monthly Premiums			
<25	\$6.60	\$13.20	\$6.60	\$13.20
25-29	\$6.60	\$13.20	\$6.60	\$13.20
30-34	\$11.10	\$22.20	\$11.10	\$22.20
35-39	\$12.00	\$24.00	\$12.00	\$24.00
40-44	\$18.90	\$37.80	\$18.90	\$37.80
45-49	\$25.80	\$51.60	\$25.80	\$51.60
50-54	\$41.70	\$83.40	\$41.70	\$83.40
55-59	\$59.10	\$118.20	\$59.10	\$118.20
60-64	\$78.90	\$157.80	\$78.90	\$157.80
65-69	\$106.50	\$213.00	\$106.50	\$213.00
70+	\$137.70	\$275.40	\$137.70	\$275.40

*Please refer to your Certificate of Insurance 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>.