

IMPORTANT: This is a fixed indemnity policy, NOT health insurance.

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under Insurance Departments.
- If you have this policy through your job, or a family member's job, contact the employer.

Chubb Group Companies Providing This Notice

ACE American Insurance Company, ACE Property and Casualty Insurance Company, Combined Insurance Company of America, Combined Life Insurance Company of New York, Federal Insurance Company and Indemnity Insurance Company of North America

Form No. 801031

CHUBB®



For employees of Chubb



GROUP HOSPITAL CASH INSURANCE

When life takes an unexpected turn, we've got you covered

Managing your bills? Supporting your family?

For many, an unexpected sickness or accident that lands you in the hospital can be daunting and frightening. The last thing you should have to worry about is finances. Hospital Cash Insurance provides cash benefits to you due to a covered hospitalization, helping you to concentrate on your recovery.

Insurance protection that works for you

With Group Hospital Cash, you can focus on your recovery instead of wondering how you are going to afford your hospital bills.



In 2024, the estimated cost of a one-day hospital stay in the United States was \$3,297.*

Help protect your family from the financial impact of hospitalization

It's not easy to pay hospital bills, especially if you have a high deductible medical plan. Hospital Cash pays cash benefits directly to you if you are hospitalized due to a covered injury or illness.

Hospital Cash can help you keep up with expenses

In addition to your unplanned medical expenses, would you have enough savings to keep up with:

- Rent or mortgage payments
- Car payments
- Credit card debt
- Childcare
- Household expenses

Schedule of benefits

	Plan 1	Plan 2
Chubb Hospital Cash Benefit for Accident and Sickness	Cash benefit	Cash benefit
Hospital admission This benefit is payable for admission to a hospital. The hospital admission benefit and hospital admission ICU benefit will not be paid for the same admission, only the higher benefit will be paid.	\$500 per admission Maximum benefit per calendar year: 1	\$1,000 per admission Maximum benefit per calendar year: 1
Hospital confinement This benefit is payable for confinement to a hospital.	\$100 per day Days 1 through 10 Maximum Days Per Calendar Year: 10	\$250 per day Days 1 through 10 Maximum Days Per Calendar Year: 10
Hospital admission ICU This benefit is payable for admission to a hospital intensive care unit. The hospital admission benefit and hospital admission ICU benefit will not be paid for the same admission, only the higher benefit will be paid.	\$1,000 per admission Maximum benefit per calendar year: 1	\$2,000 per admission Maximum benefit per calendar year: 1
Hospital confinement ICU This benefit is payable for confinement to a hospital intensive care unit. The hospital confinement benefit and hospital confinement ICU benefit will not be paid for the same day of confinement, only the higher benefit will be paid.	\$200 per day This benefit is for confinement in a hospital intensive care unit. Days 1 through 10 Maximum Days Per Calendar Year: 10	\$500 per day This benefit is for confinement in a hospital intensive care unit. Days 1 through 10 Maximum Days Per Calendar Year: 10
Rehabilitation unit confinement This benefit is payable for confinement in a rehabilitation unit.	\$100 per day Maximum days per calendar year: 10	\$200 per day Maximum days per calendar year: 10

Plan features



Guaranteed issue

As long as you are an active employee age 18 or older, you and your spouse/partner age 18 or older, and your kids through age 26 are eligible for coverage. No medical history is required. Even dependent grandchildren can be covered.

Renewable

Your coverage will renew automatically as long as you are an eligible employee, premiums are paid as due, and your policy is in force.

Portable

Employees can keep their coverage if they change jobs or retire while the Policy is in force.

Once ported, coverage cannot be canceled as long as premiums are paid as due. Employees may not port coverage while they are actively employed by the Policyholder.

Family coverage

You can insure yourself, your spouse, domestic partner, civil union partner, your children and dependent grandchildren through age 26.

Pre-existing conditions

There are no pre-existing condition exclusions.

Exclusions and Limitations

No benefits will be paid for services rendered by a member of the immediate family.

No benefits will be paid for any covered accident or covered sickness that is caused by, or occurs as a result of a Covered Person's:

- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;
- Participating in an illegal occupation or attempting to commit or actually committing a felony ("illegal occupation" and "felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Being intoxicated, or being under the influence of any narcotic or other prescription drug unless administered on the advice of a physician and taken according to the physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred);
- Cosmetic surgery, except when due to reconstructive surgery needed as the result of an Injury or Sickness, or is related to or results from a congenital disease or anomaly of a covered Dependent Child; and congenital defects in newborns.

*Source: KFF, Expenses per Inpatient Day, based on data from the American Hospital Association Annual Survey (1999–2024).

This is a supplement to health insurance and is not a substitute for Major Medical or other minimum essential coverage. This document is a brief description of Form No. C82000 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions, and limitations. This insurance product is underwritten by ACE Property and Casualty Insurance Company, a Chubb company.

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