

# Frequently asked questions



## 01 Cancer Advocate Plus (CAP)

In partnership with  
**healthOme** 

### WHAT IS CANCER ADVOCATE PLUS?

Cancer Advocate Plus is the first-of-its-kind genetics-based cancer insurance program with benefits to help personalize cancer management.

The program provides access to the latest in genetic testing and personalized medicine. The Cancer Advocate Plus program includes:

- Benefits for cancer risk screening
- Cancer management including precision medicine and advocacy
- Cash benefits for diagnosis and recovery
- Cancer recovery and recurrence monitoring
- Education and empowerment

Cancer Advocate Plus helps manage cancer risk, more effectively manage a diagnosis of cancer, and help lessen the potentially devastating financial impact of cancer.

### WHY IS CHUBB OFFERING CANCER ADVOCATE PLUS TO EMPLOYEES?

Chubb continues to develop programs that better support employees if they get sick. Research shows that it takes 17 years on average for the latest in cancer technology to reach a doctor's office.

Cancer Advocate Plus will help bypass that time and bring the best and most comprehensive cancer management and support to employees.

In addition to providing cash benefits, the program also includes proactive cancer risk screening, cancer management support, cancer recovery and recurrence monitoring services, as well as a secure and confidential portal for education and resources about genetics and cancer.

### WHAT SERVICES DOES CANCER ADVOCATE PLUS PROVIDE?

Cancer Advocate Plus focuses on providing services that support employees across the entire cancer journey from cancer risk detection through recovery:

- Proactive cancer risk screening
- Cancer management
- Cash benefits
- Cancer recovery and recurrence monitoring
- Education and empowerment

This program is designed to provide employees and their families access to the most advanced cancer management resources, expertise, and technology to help themselves and their doctors effectively navigate a cancer diagnosis and personalized medicine.

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### HOW DOES IT WORK?

- **Cancer Diagnosis:** If diagnosed with cancer, a dedicated oncology nurse advocate works with the insured employee throughout their cancer journey to provide insight, answer questions, research clinical trials, and help navigate their treatment from diagnosis through recovery.

Cancer Advocate Plus also provides genetic tumor testing to identify the genetic mutations that cause tumor growth. With this information, the healthcare team is better positioned to design a personalized course of treatment customized to that unique cancer. Additionally, this may reveal important information for enrollment in clinical trials, providing access to newer and more effective treatments.

- **Cancer recovery services:** These provide continued support during remission, including access to an advanced blood-based test that enables earlier recurrence detection than traditional medical testing.
- **Cash benefits:** Because financial hardship due to cancer is associated with poor survival rates, this program includes cash benefits in the form of three lump sum cash payments of \$5,000 (\$2,500 for covered spouses/partners) each spread over a 12-month period from the date of diagnosis and claim.
- **Proactive cancer risk screening:** An employee doesn't have to develop cancer to take advantage of Cancer Advocate Plus. On average, one in 13 people have inherited genes that increase their risk of cancer. With proactive cancer risk screening, an employee can better understand their inherited genes by taking a simple at-home heritable risk screening test.

In addition, PGx, a drug response screening test, is provided to indicate how someone is likely to respond to medications, and if they are likely to have adverse drug reactions or side effects. The results can also help build a personalized treatment recommendation.

- **Education and empowerment:** The program provides employees with education and empowerment through a secure, private and content-rich online portal that houses a collection of videos and reference materials about genetics and cancer to help employees make informed health decisions.

### HOW DOES THE INSURANCE PROTECTION WORK?

Likelihood of cancer: 1 in 2 men and 1 in 3 women will develop cancer, making Cancer Advocate Plus a powerful benefit for lots of people.

Upon a cancer diagnosis, an insured employee will receive three lump sum cash payments of \$5,000 each spread over a 12-month period from the date of diagnosis and claim. For covered spouses/partners, benefits are paid in three lump sum payments of \$2,500 each over a 12-month period.

### WHAT HAPPENS ONCE ENROLLED?

Enrolled employees will receive a welcome email from healthŌme, Chubb's partner on Cancer Advocate Plus, containing a link to create an account on the healthŌme private and secure portal.

### HOW DO ENROLLED EMPLOYEES RECEIVE THE AT-HOME HERITABLE SCREENING KIT?

Once registered on the secure portal after enrollment, a prompt will give the employee the opportunity to order their hereditary cancer risk screening test kit which contains informational and instructional videos.

The test itself is a very simple, do-it-yourself cheek swab that is delivered to the employees' door and can be performed in the privacy of their home. Employees simply place the swab into the bag and mail it back in the pre-paid envelope provided. Once results are ready, about 14 days after the lab receives the sample, employees will be notified to log into the portal to review results or to schedule a genetic counseling visit.

### WHAT IS A GENETIC COUNSELOR?

If an increased risk of cancer is detected or if an employee indicated that they have a family history of cancer in response to the questionnaire completed when ordering the test, they will be prompted by email to log into their portal to schedule an appointment with a genetic counselor to review their results.

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The genetic counselor will review the report with the employee, interpret the results and answer any questions during the genetic counseling session. The genetic counselor will help develop a clear and actionable plan and provide recommended next steps. The report can be downloaded along with the genetic counseling notes and action plan from the portal. Employees will be advised to share the report with their physician.

If there are no findings, the employee will be notified by email that results are available to review and download in the portal. In either case, employees can still request a genetic counseling session to answer any questions they may have.

### WHAT IF THERE IS NO INDICATION OF CERTAIN MARKERS IN THE HERITABLE TEST?

1 out of 2 men and 1 out of 3 women will get cancer in their lifetime. The heritable cancer risk screening test will help determine who is at higher risk due to an inherited genetic mutation and to what type of cancer that mutation is linked. This test only needs to be performed once, but it will be reanalyzed every three years as advances in technology may uncover future genetic insights.

It is a great first step to understand their cancer risk because 1 out of 13 people have an inherited genetic mutation.

## 02 Pharmacogenomic Testing (PGx)

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### HOW DOES PGX TESTING BENEFIT ME?

PGx testing provides valuable insights into how your body responds to medications. Benefits include:

- Helping your healthcare providers choose the most effective medications for you
- Reducing the risk of adverse drug reactions or side effects
- Covering a variety of drug types including cardiology, pain management, mental health, cancer treatment, proton pump inhibitors, immunosuppressants, and many more
- Potentially improving treatment outcomes
- Saving time and money by avoiding ineffective medications
- Providing lifelong genetic information that can guide future treatments
- Ensuring you're prepared for emergencies, new diagnoses, or even simple dental procedures

### HOW DOES PGX TESTING WORK WITH CANCER ADVOCATE PLUS?

PGx testing complements the Cancer Advocate Plus program in several ways:

- It's offered as part of the Cancer Advocate Plus benefit package to provide genetic information about your response to specific medications
- It provides personalized insights based on your genetics, existing health conditions, and the medications you take
- PGx testing and medication safety assessments help mitigate risks from adverse drug reactions, a leading cause of hospitalizations in the U.S.
- If you're diagnosed with cancer, PGx results can help inform treatment decisions, potentially improving the effectiveness of your cancer therapy
- Even if you never develop cancer, PGx information can be valuable in helping to treat other health conditions

## 03 Overall program details



### WHO IS ELIGIBLE TO ELECT COVERAGE?

Employees are eligible if they are:

- An actively at work employee, working full-time, scheduled to work at least 24 hours per week
- Combined field agents
- An eligible spouse or domestic partner, age 18

### WHO IS NOT ELIGIBLE TO ELECT COVERAGE?

The plan is not available to employees if they are not actively at work during the enrollment period, or, if they are a part-time/temp/hourly employee, live in Puerto Rico, or are an Expatriate.

### DOES THE EMPLOYEE NEED TO APPLY IN ORDER FOR THE SPOUSE/DOMESTIC PARTNER TO GET COVERAGE?

Yes, the employee must be insured in order for dependents to be covered.

### WHEN AM I ABLE TO ELECT COVERAGE?

Coverage may be elected during the Open Enrollment period beginning 10/18/2024 or during your new hire benefits enrollment window.

### HOW DO EMPLOYEES APPLY FOR COVERAGE?

Enroll online through the Chubb Benefits Portal and from the home page banner, click the 'Enroll Now' button to make your plan election.

### WHEN IS THE POLICY EFFECTIVE AND WHAT HAPPENS AFTER ENROLLMENT?

The policy is effective January 1, 2025. For CAP enrollment, employees will receive a welcome email from healthÖme, containing a link to create an account on the healthÖme's private and secure portal.

### HOW MUCH DOES THE PLAN COST?

The cost is based on age and tobacco usage at the time of the policy effective date, January 1, 2025. The rate will change as employees increase with age and be reflected each January 1.

### HOW DO EMPLOYEES PAY FOR THIS BENEFIT?

Employees will pay premiums through your paycheck deduction using post-tax money starting after January 1, 2025.

### WHAT IF EMPLOYEES GO ON AN UNPAID LEAVE OF ABSENCE AND CANNOT PAY THE PREMIUMS THROUGH THE PAYCHECK?

Employees will be billed directly for premium (not through payroll deduction). Employees will need to pay directly to avoid a lapse or termination in coverage.

### WHAT HAPPENS TO EMPLOYEES COVERAGE IF THEY LEAVE CHUBB?

Coverage is fully portable which means that it continues with no change in its terms as long as you pay your premium on time.

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