

CHUBB®

Employees and Pre-65 Retirees in Puerto Rico

It's your time

Your 2024 Annual Enrollment Guide

This year's Annual Enrollment is:
October 20 to November 10



It's time to enroll

- Annual Enrollment is October 20 to November 10
- How to enroll
- Decision-support tools
- Who can enroll
- Life event changes





It's time to enroll

Annual Enrollment is October 20 to November 10

Choosing the right benefits is one of the most important decisions you can make. Annual Enrollment is your opportunity to be sure your benefits are keeping up with you.

During Annual Enrollment, you can enroll in or make changes to your coverage in these plans. Your elections will take effect January 1, 2024.

- Medical (including prescription drug, dental and vision)
- Supplemental medical plans (accident, hospital indemnity, critical illness)
- Supplemental life and accidental death & dismemberment insurance
- Long-term disability buy-up insurance
- Group legal plan
- Identity theft

Don't miss your chance to enroll!

The benefits you elect during Annual Enrollment will be in effect January 1 through December 31, 2024. You will not have another opportunity to enroll in or make changes to those elections unless you experience a qualifying life event, such as a change in marital status, birth or adoption of a child or a change in eligibility. Changes must be made within 30 days of your qualifying life event and are effective as of the date of the event.

How to enroll

If you're logged into the Chubb network

- Go to the [Chubb Benefits Portal](#).

You can also find a link on The Village. Go to:

- Your Chubb browser > Chubb Links > NA > US Employee Benefits Village

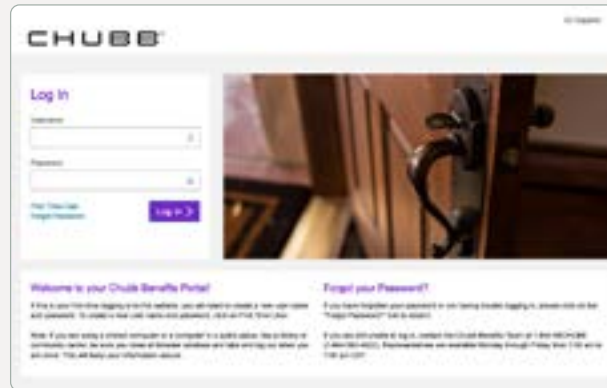
*If you are **not** logged into the Chubb network*

- Go to chubb.bswift.com and use your username and password.

The site is mobile friendly and ready to use on your smartphone or tablet. bswift does provide an app, but its capabilities are limited to listing your benefits and uploading some verification documents.

Setting up your account

When you visit the [Chubb Benefits Portal](#) through chubb.bswift.com for the first time to set up an account, you'll be asked for information that confirms your identity (known as multi-factor authentication). In the login window, click "First Time User" to create an account.



Questions?

Call the Chubb Benefits Service Center toll-free.
1-844-58CHUBB (1-844-582-4822)
Monday through Friday 8 a.m. to 8 p.m. ET

Decision-support tools



askEMMA

Ask Emma is an interactive decision-support tool on the [Chubb Benefits Portal](#). Emma can help you decide which benefits are best for you and your family. She can explain health care and insurance terms, help you estimate your out-of-pocket costs, model potential health scenarios and personalize cost comparisons among Chubb's medical plans.

Built into Ask Emma is a provider search tool that will help you make more informed enrollment choices. This advanced technology puts real-time data at your fingertips, letting you create search filters, compare plans side-by-side and see important provider details—all as part of the enrollment process.

The [Chubb Benefits Portal](#) also contains other tools and calculators, such as:

- Doctor/provider look-up through carrier sites
- Life and disability insurance estimators to determine how much coverage you may need to protect your loved ones
- Videos and articles about your benefits, health and wellness, money management and more

Who can enroll

Employees

Full-time or part-time benefits-eligible employees (working at least 24 hours per week) are eligible to participate in Chubb's benefits programs. Please note that if you are not actively at work, you are not eligible to enroll in or change certain benefits until you return to active status.

Do you have a spouse/partner?

- If your spouse/partner also works for Chubb, be aware that Chubb employees cannot be covered as both employee *and* spouse/partner under any plan. You can either both enroll in employee-only coverage or one of you may enroll and cover the other as a dependent. Similarly, your and your spouse's/partner's children can be covered by only one plan.
- If you cover a spouse/partner who has access to medical coverage through his/her employer (not Chubb), a surcharge of \$50 per month will be applied to your medical plan premiums.

Dependents

You may cover the following dependents as long as you are enrolled in a plan yourself.

- Your spouse/partner
- You or your spouse's/partner's eligible children up to age 26 (eligibility ends on the last day of the month of the child's 26th birthday); for the three supplemental medical plans—accident, critical illness and hospital indemnity insurance—children may be covered up to age 27
- Your disabled children of any age, if they are covered under your medical plan and disabled prior to losing eligibility (and are legally or financially dependent as defined by the IRS for federal tax purposes)

You may be required to provide documentation, such as a marriage certificate, birth certificate or affidavit, to confirm the dependent's eligibility. If documentation is required, you will receive more information after you've enrolled.

Pre-65 retirees

If you deferred Chubb retiree coverage at the time of your retirement, you will remain eligible for future coverage for yourself and any eligible dependents who were covered at the time of your retirement. New dependents may not be added to coverage. If you are enrolled in and drop Chubb retiree coverage, you will lose your eligibility permanently and will not be able to enroll at a later date.

Retirees turning age 65

Upon reaching age 65, you are no longer eligible for medical, prescription drug, vision and dental benefits through the MCS PPO Plan. In the months prior to reaching age 65 you should begin to explore your Medicare options at [medicareinfo.org](https://www.medicareinfo.org). You will have the option of joining traditional Medicare or a Medicare Advantage Organization (MAO). MCS is one of your MAO options in Puerto Rico.

Life event changes

The benefits you elect during Annual Enrollment will be in effect until the end of the following calendar year. You cannot make changes to those elections unless you experience a qualifying life event, which includes (but is not limited to):

- Marriage
- Divorce, legal separation or end of partnership
- Birth or adoption of an eligible child
- Death of your spouse/partner or covered child
- Loss or addition of other group coverage
- Change in your spouse's/partner's work status
- Change in your work status that affects your benefits
- Change in residence that affects your eligibility for coverage
- You or your covered dependent becomes eligible for Medicare
- Your retirement

Changes must be made within 30 days of your qualifying life event and are effective as of the date of the event. To make the change, visit the [Chubb Benefits Portal](#) and follow the instructions. You may also call the Chubb Benefits Service Center toll-free at 1-844-58CHUBB (1-844-582-4822).



CHUBB®

What's new for 2024

- MCS plan changes
- New identity theft protection provider
- Long-term disability (LTD) plan enhancement
- New MyBenefits website—learn.bswift.com/chubb



It's time to enroll

What's new for 2024

Your Annual Enrollment options

More benefits and discounts

Resources and contacts

Premium rates

What's new for 2024

A few important things to know before you enroll

MCS plan changes

For the past several years, Chubb has absorbed the increased costs of health care, keeping premiums and out-of-pocket costs stable for employees. Chubb will continue this commitment to provide affordable health care in 2024, despite increases in overall health care costs—especially, steep increases in prescription medication.

- The cost of certain medical treatments performed in a doctor's office will increase from 0% to 10% coinsurance.
- Prescriptions for specialty drugs will increase from \$10 to 30% coinsurance. Specialty drugs are high-cost prescription medications used to treat complex, chronic conditions like cancer, rheumatoid arthritis and multiple sclerosis.

See [pages 10](#) and [11](#) for a summary of coverage under the MCS PPO.

If you are currently enrolled in MCS

Your coverage will roll over to 2024. All members enrolled in MCS for 2024 will receive a new MCS ID card to be used starting in January.

New identity theft protection provider—LifeLock by Norton

LifeLock by Norton combines leading identity theft protection and device security against online threats, viruses, ransomware and malware that occur on your personal home or mobile devices. It also provides full-service identity restoration, bank account activity alerts and more. If you are currently enrolled in the Allstate identity theft program, that coverage will terminate on December 31, 2023. If you want to participate in the new LifeLock plan, you must actively enroll in it.

Long-term disability (LTD) plan enhancement

Effective January 1, 2024, if you become disabled, you will be eligible to receive 60% of your base pay, up to \$25,000 per month, or \$30,000 per month if you elected the buy-up LTD option.



New MyBenefits website—learn.bswift.com/chubb

Our benefits website makes it easy to get the information you need to understand and use your benefits.

- Accessible on any connected device from anywhere
- No login required—family members can use the site, too
- Get helpful links and contact information
- Learn more about all your benefits—not just the ones you'll focus on during Annual Enrollment

Your Annual Enrollment options

- Medical (including prescription drug, dental and vision)
- Supplemental medical plans
- Life and AD&D insurance
- Disability insurance



Your Annual Enrollment options

Medical

Chubb offers the MCS PPO Plan to help cover the cost of your medical care, prescription medications, dental and vision care.

For more information about the plan, including out-of-network benefits and your premium costs, please visit the [Chubb Benefits Portal](#).

MCS PPO Plan

Benefit	In-network benefits
Office visit (generalist/specialist/subspecialist)	\$10 co-pay/\$15 co-pay/\$15 co-pay
MCS Alivia (alternative medicine)	\$15
Inpatient hospital stays	\$75 co-pay
Ambulatory surgery	\$50 co-pay
Emergency room visits	Accident: \$0, Sickness: \$50
Retail prescriptions (preferred, non-preferred, bioequivalent, maintenance)	\$10 co-pay
Mail-order prescriptions (up to 90-day supply)	\$20 co-pay
U.S. emergency care	Covered through Major Medical 80%/20%, services will be reimbursed based on ordinary and customary rates.
Labs and X-rays	25% coinsurance
Major medical deductible (employee/family)	\$100/\$300
Out-of-pocket maximum (employee/family)	\$6,350/\$12,700



Prescription drug, dental and vision

When you enroll in the MCS PPO plan, prescription drug, dental and vision coverage are automatically included.

MCS prescription drug

	In-network
Preferred drugs	\$10 co-pay
Non-preferred drugs	\$10 co-pay
Specialty drugs	30%
Medical component drugs	10%

MCS dental

	In-network
Annual maximum benefit per member	\$2,000
In-network benefits	Your coinsurance
Diagnostic and preventive services	0%
Restorative treatment, periodontal treatment, endodontic treatment and oral surgery	20%
Prosthesis and crowns	50%
Orthodontia services	50% (\$2,000 lifetime maximum per member)

MCS vision

	In-network
Exam	One per policy year: \$15 co-pay
Coverage	\$250 reimbursement benefit, every 12 months

Did you know ...

There is more to an eye exam than just checking your vision. An eye exam can detect early signs of serious health conditions, such as diabetes, multiple sclerosis and hypertension.



Supplemental medical plans

Costs can add up if you or a family member has a serious accident, illness or hospital stay. Supplemental medical plans work with your primary medical plan to provide cash payments to you when you need it most. How you spend the money is up to you.

- There are three different types of supplemental medical insurance available, all underwritten by Chubb.
- If you're eligible, you can enroll in any or all of these plans during Annual Enrollment. Evidence of Insurability (EOI) is not required.
- You pay the full cost of this coverage through after-tax premiums.
- Your benefits are paid directly to you, unless you assign your benefit to someone else.
- If you leave Chubb, you can take this coverage with you.

Accident	Critical illness	Hospital indemnity
<p>Helps protect you from unexpected financial stress if you or a covered family member has an accident. It supplements your primary medical plan by providing cash benefits in cases of covered accidental injuries.</p> <p>Coverage includes:</p> <ul style="list-style-type: none"> • Accidental death • Emergency room treatment • Dislocation or fracture • Initial hospital confinement • Intensive care • Ambulance • Medical expenses • Outpatient physician's treatment <p>The actual benefit amounts depend on the type of injuries you have and the medical services you need.</p> <p>Wellness Benefit—pays you \$100 per family member per year after you go for one of more than 30 covered health screenings.</p>	<p>Protects you from the financial impact of covered illnesses, including heart attack, cancer and stroke. You receive a lump-sum cash payment to cover out-of-pocket expenses for anything you need.</p> <p>Two options:</p> <ul style="list-style-type: none"> • \$15,000 lump sum • \$30,000 lump sum <p>If you choose to cover your dependents, the covered spouse/partner and covered children benefit amount is 50% of your benefit amount. Illnesses must be diagnosed after your coverage takes effect for benefits to be paid.</p> <p>Wellness Benefit—pays you \$50 per family member per year after you go for one of more than 30 covered health screenings.</p>	<p>Pays cash from day one if you are admitted to a hospital for a covered illness or injury. It will continue to pay a daily lump-sum benefit for each day you remain in the hospital.</p> <p>Two options:</p> <p>Standard</p> <ul style="list-style-type: none"> • \$500 hospital admission benefit • \$100 daily hospital confinement benefit (up to a maximum of nine days per plan year) • \$200 daily ICU benefit (up to a maximum of 10 days per plan year) <p>Enhanced</p> <ul style="list-style-type: none"> • \$1,000 hospital admission benefit • \$250 daily hospital confinement benefit (up to a maximum of nine days per plan year) • \$500 daily ICU benefit (up to a maximum of 10 days per plan year) <p>Rehabilitation Confinement Benefit—pays you the same Standard or Enhanced confinement benefit when you are admitted to a rehabilitation facility.</p>

Life and AD&D insurance

At no cost to you, Chubb automatically provides you basic life and accidental death & dismemberment (AD&D) insurance to assist you and your family in the event of an accidental death or dismemberment.

If you want additional financial protection beyond the basic coverage that Chubb provides, you can buy supplemental life and AD&D insurance. If you purchase this coverage for yourself, you can also purchase coverage for your spouse/partner. You do not need to purchase supplemental life insurance for yourself to purchase child life insurance. You pay the full cost of this coverage. You can enroll and change this coverage at any time.

To learn more, see your costs and enroll in supplemental coverage, visit the [Chubb Benefits Portal](#).

Company-paid basic life and AD&D

- **Basic life:** 1x annual salary up to \$1,000,000¹
- **Basic AD&D:** 1x annual salary up to \$1,000,000

¹ If you were hired before 2009 by ACE, you are eligible for coverage up to 2x pay, up to \$1,000,000.

² You must purchase supplemental coverage for yourself to purchase it for your spouse/partner.

³ Guaranteed issue amount for spouse/partner life insurance is \$50,000.

If you and your spouse/partner are both Chubb employees

You cannot both purchase supplemental spouse/partner coverage. You should each enroll separately in supplemental employee life and AD&D insurance if you want extra coverage.

Also, you cannot both cover the same dependent child(ren) under this plan.

Were you recently hired?

If you enroll in supplemental life and AD&D within 30 days of your date of hire or becoming eligible, you can elect up to 5x annual salary (the guaranteed issue amount³) without providing Evidence of Insurability (EOI). Any increase to supplemental employee life insurance or spouse/partner life insurance after being newly eligible as a new hire will require EOI.

Employee-paid supplemental life and AD&D

- **For you:** Up to 8x pay (\$3,000,000 maximum)
- **For your spouse/partner:** Up to \$150,000 (in \$10,000 increments)²
- **For your children:** \$10,000 for each child²

Life insurance reduction after age 65

If you work past age 65, benefits for basic life and AD&D insurance, supplemental employee life and AD&D insurance, and supplemental spouse/partner life and AD&D insurance will be reduced* as follows:

Once you reach age	Your beneficiary receives
65	65%
70	40%
75	25%

*This reduction happens on the first of the month after you reach the ages listed above.

Retiree life insurance

Upon retirement, you will be automatically enrolled in the appropriate life insurance benefit, if eligible. To learn more and designate a beneficiary for your life insurance, please visit the [Chubb Benefits Portal](#).

Disability insurance

The loss of income due to illness or injury can cause serious financial hardship for your family. Disability insurance replaces a portion of your income to help you continue paying your bills and meeting your financial obligations during this difficult time.

Chubb provides short-term disability (STD) and basic long-term disability (LTD) insurance at no cost to you. During Annual Enrollment, you have the option to purchase additional LTD buy-up coverage, through New York Life, to include earnings from your annual performance bonus and/or commissions in your LTD coverage.

No Evidence of Insurability (EOI) is required to purchase LTD buy-up, which means there's no health assessment before being approved for coverage.

Annual Enrollment is your only opportunity to enroll in buy-up LTD insurance. You cannot add this coverage at any other time, even with a qualifying life event.

Short-term disability (company-paid)

- Company-paid, automatic enrollment
- Benefits begin on day six of your disability and are retroactive to the first day of your disability
- Pays 60% or 100% of your salary (based on your length of service) for a maximum of 26 weeks
- Administered through ESIS

Basic long-term disability (company-paid)

- Company-paid, automatic enrollment
- Benefits begin after 26 weeks of disability.
- Pays 60% of your annual base salary, up to a maximum of \$25,000 per month
- Provided through New York Life

Long-term disability buy-up (employee-paid)

- Employee-paid, you choose to enroll
- Benefits begin after 26 weeks of disability
- Pays 60% of your total compensation, including prior year bonus and/or commissions to receive up to a combined maximum (company-provided benefit plus buy-up) of \$30,000 per month
- Provided through New York Life

Need to initiate a leave of absence?

Call the Chubb Leave Management Team (LMT) at 1-844-58CHUBB (1-844-582-4822) to report and receive more information.

More benefits and discounts

- Identity theft protection
- Group legal plan
- Discount mall



More benefits and discounts

The benefits you'll focus on during Annual Enrollment are just part of Chubb's benefits package. You can take advantage of a variety of additional programs that can help save you money and provide important assistance with everyday needs. To learn more about all your benefits, visit our new benefits website at learn.bswift.com/chubb.

Identity theft protection

Identity theft protection from LifeLock by Norton offers proactive identity and credit monitoring to help protect your privacy, identity and finances. This coverage:

- Monitors your identity, detects fraud and provides full recovery, including reimbursement with a \$1 million identity theft insurance policy.
- Provides 24/7 phone support, an annual credit report and monthly credit score.

Get the details at
learn.bswift.com/chubb



Our MyBenefits website at learn.bswift.com/chubb makes it easy to get the information you need to understand and use these additional benefits and discounts.

Group legal plan

Give yourself, your spouse/partner and your dependents access to a nationwide network of more than 14,000 attorneys. The MetLife® Legal Assistance Plan offers economical access to attorneys for legal services, such as will preparation, estate planning and family law. Legal advice is a phone call away and representatives will help you find an attorney in your area.

Discount mall

Access exclusive prices, discounts and offers from hundreds of local and national merchants at no cost to you by visiting [Perk Spot](https://PerkSpot.com). Save up to 40% through offers that interest you, including health clubs, movie theaters, restaurants, retailers and cellphone providers. To learn more, visit chubb.perkspot.com/login or call 1-866-606-6057.



Resources and contacts

- Chubb Benefits Service Center
- Chubb Benefits Portal
- MyBenefits website
- Contact information



Resources and contacts

Chubb Benefits Service Center

Call toll-free 1-844-58CHUBB (1-844-582-4822); available Monday through Friday, 8 a.m. to 8 p.m. ET.

Chubb Benefits Portal

chubb.bswift.com

- Get personalized guidance from Ask Emma.
- Use the cost and comparison tools and other resources to help you make informed decisions.
- Visit the Your Resources section to access plan documents, benefit summaries and detailed information on all of Chubb's benefits.
- Click the chat bubble to get live assistance from a Chubb Benefits Service Representative.
- Enroll for 2024 benefits!

MyBenefits website

learn.bswift.com/chubb

Our benefits website makes it easy to get the information you need to understand and use your benefits.

- Accessible on any device from anywhere you have internet access
- No login required—family members can use the site, too
- Find *Your 2024 Annual Enrollment Guide*, helpful links and contact information
- Get easy access to the [Chubb Benefits Portal](#)
- Learn more about all your benefits



Contact information

You can contact our providers directly if you have specific questions about our plans or your personal situation.

Benefit providers				
Benefit	Administrator	Website	Phone number	App
Medical, prescription drug, dental, vision	MCS	mcs.com.pr	1-888-758-1616	
Supplemental medical • Accident, critical illness and hospital indemnity insurance	Chubb	chubb.com/workplacebenefitsclaims	1-833-542-2013	
Group legal plan	MetLife® Legal Plans	legalplans.com Use access code: GETLAW	1-800-438-6388	
Identity theft	LifeLock by Norton	nortonlifelock.com/us/en/partner/employee-benefits/benefit-premier	1-800-607-9174	
Discount mall	PerkSpot	chubb.perkspot.com/login	1-866-606-6057	

Premium rates

- Medical (including prescription drug, dental and vision)
- Supplemental medical plans (critical illness, accident, hospital indemnity)
- Life and AD&D
- Long-term disability buy-up
- Group legal plan
- Identity theft protection



Premium rates

Medical (including prescription drug, dental and vision)

MCS (for employees in Puerto Rico)

Plans & coverage tiers	Biweekly employee rates ¹	COBRA monthly rates ¹	Subsidized COBRA monthly rates ¹	Pre-65 retiree rates ¹
Employee Only	\$33.04	\$327.05	\$71.59	\$320.64
Employee + Spouse/Partner ²	\$70.61	\$694.18	\$152.99	\$680.57
Employee + Child(ren) ²	\$64.28	\$551.36	\$139.27	\$540.55
Employee + Family ²	\$100.87	\$925.57	\$218.55	\$907.42

¹Rates do not include relevant surcharges.

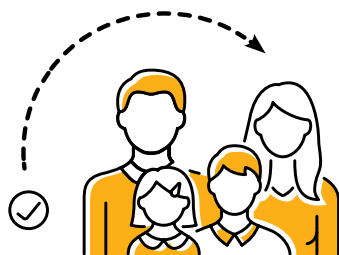
²Includes partner and/or partner's child(ren).

Surcharges

Spousal

If an employee covers a spouse/partner who has access to medical coverage through his/her employer, a surcharge will be applied to your medical plan premiums.

	Monthly	Biweekly
Puerto Rico	\$50	\$23.08



Critical illness

Protects you from the financial impact of covered illnesses, including heart attack, cancer and stroke. You receive a lump sum cash payment to cover out-of-pocket expenses for anything you need.

Nonsmoker biweekly rates

\$15,000 Lump sum				
Age	Employee	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
18-25	\$3.66	\$5.25	\$3.66	\$5.25
26-30	\$4.06	\$5.86	\$4.06	\$5.86
31-35	\$5.28	\$7.69	\$5.28	\$7.69
36-40	\$7.53	\$11.05	\$7.53	\$11.05
41-45	\$9.89	\$14.59	\$9.89	\$14.59
46-50	\$13.95	\$20.69	\$13.95	\$20.69
51-55	\$17.83	\$26.51	\$17.83	\$26.51
56-60	\$24.89	\$37.10	\$24.89	\$37.10
61-65	\$34.08	\$50.88	\$34.08	\$50.88
66-70	\$43.46	\$64.95	\$43.46	\$64.95
71	\$55.94	\$83.68	\$55.94	\$83.68

\$30,000 Lump sum				
Age	Employee	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
18-25	\$7.32	\$10.50	\$7.32	\$10.50
26-30	\$8.11	\$11.71	\$8.11	\$11.71
31-35	\$10.56	\$15.37	\$10.56	\$15.37
36-40	\$15.05	\$22.10	\$15.05	\$22.10
41-45	\$19.77	\$29.18	\$19.77	\$29.18
46-50	\$27.90	\$41.38	\$27.90	\$41.38
51-55	\$35.66	\$53.01	\$35.66	\$53.01
56-60	\$49.78	\$74.20	\$49.78	\$74.20
61-65	\$68.15	\$101.75	\$68.15	\$101.75
66-70	\$86.91	\$129.89	\$86.91	\$129.89
71	\$111.88	\$167.36	\$111.88	\$167.36

Critical illness (continued)

Smoker biweekly rates

\$15,000 Lump sum				
Age	Employee	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
18-25	\$5.21	\$7.58	\$5.21	\$7.58
26-30	\$5.95	\$8.69	\$5.95	\$8.69
31-35	\$8.16	\$12.00	\$8.16	\$12.00
36-40	\$12.21	\$18.08	\$12.21	\$18.08
41-45	\$16.65	\$24.74	\$16.65	\$24.74
46-50	\$24.27	\$36.17	\$24.27	\$36.17
51-55	\$31.96	\$47.70	\$31.96	\$47.70
56-60	\$44.85	\$67.05	\$44.85	\$67.05
61-65	\$61.81	\$92.49	\$61.81	\$92.49
66-70	\$80.84	\$121.02	\$80.84	\$121.02
71	\$105.94	\$158.68	\$105.94	\$158.68

\$30,000 Lump sum				
Age	Employee	Employee + Spouse/Partner	Employee + Child(ren)	Employee + Family
18-25	\$10.41	\$15.15	\$10.41	\$15.15
26-30	\$11.90	\$17.38	\$11.90	\$17.38
31-35	\$16.31	\$23.99	\$16.31	\$23.99
36-40	\$24.42	\$36.15	\$24.42	\$36.15
41-45	\$33.30	\$49.48	\$33.30	\$49.48
46-50	\$48.54	\$72.34	\$48.54	\$72.34
51-55	\$63.91	\$95.40	\$63.91	\$95.40
56-60	\$89.70	\$134.09	\$89.70	\$134.09
61-65	\$123.63	\$184.98	\$123.63	\$184.98
66-70	\$161.68	\$242.04	\$161.68	\$242.04
71	\$211.88	\$317.36	\$211.88	\$317.36

Critical Illness rates are based on the age when the policy is first issued, not your current age. It does not change as you age.

Accident insurance

Helps protect you from unexpected financial stress if you or a covered family member has an accident. It supplements your primary medical plan by providing cash benefits in cases of covered accidental injuries.

Coverage tiers	Biweekly
Employee Only	\$5.08
Employee + Spouse/Partner	\$11.41
Employee + Child(ren)	\$13.05
Employee + Family	\$19.38

Hospital indemnity

Pays cash from day one if you are admitted to a hospital for a covered illness or injury. It will continue to pay a daily lump-sum benefit for each day you remain in the hospital.

Coverage tiers	Biweekly standard rates	Biweekly enhanced rates
Employee Only	\$2.86	\$4.57
Employee + Spouse/Partner	\$6.28	\$10.28
Employee + Child(ren)	\$6.57	\$10.85
Employee + Family	\$9.14	\$14.85



Life and accidental death & dismemberment (AD&D)—employee

Monthly rate per \$1,000 of coverage

Age	Nonsmoker	Smoker
24	\$0.043	\$0.051
25-29	\$0.050	\$0.058
30-34	\$0.062	\$0.076
35-39	\$0.068	\$0.081
40-44	\$0.076	\$0.092
45-49	\$0.108	\$0.128
50-54	\$0.161	\$0.193
55-59	\$0.294	\$0.355
60-64	\$0.419	\$0.498
65-69	\$0.798	\$0.945
70-74	\$1.291	\$1.423
75+	\$2.071	\$2.075

- If you want additional financial protection beyond the basic coverage that Chubb provides, you can buy supplemental life and AD&D insurance for yourself and your family. You pay the full cost of this coverage.
- You can elect up to 8x pay for yourself up to a maximum of \$3,000,000.
- If you enroll within 30 days after your date of hire or becoming eligible, you can elect up to 5x your annual base salary up to \$1,000,000 (the guaranteed issue amount) without providing EOI.
- After your initial eligibility, any increase to your supplement life coverage amount will require EOI.

Example	
Age	47
Smoker status	Non-smoker
Annual salary	\$100,000
Supplemental life insurance amount elected	2x annual salary

Calculation

1. Divide amount elected (\$200,000) by \$1,000 (cost per \$1,000 of coverage)
2. Multiply by the rate per \$1,000 of coverage, based on age in the table
3. Multiply by 12 to get an annual cost
4. Divide by 26 to get a biweekly cost

$\$200,000 / \$1,000$	=	\$200.00
$\$200 \times 0.108$	=	\$21.60 (monthly)
$\$21.60 \times 12$	=	\$259.20 (annual cost)
$\$259.20 / 26$	=	\$9.97 (biweekly cost)



Life and accidental death & dismemberment (AD&D)—spouse/partner

Monthly rate per \$1,000 of coverage

Age	Nonsmoker	Smoker
24	\$0.052	\$0.083
25-29	\$0.060	\$0.090
30-34	\$0.075	\$0.122
35-39	\$0.082	\$0.133
40-44	\$0.100	\$0.164
45-49	\$0.136	\$0.230
50-54	\$0.213	\$0.365
55-59	\$0.397	\$0.686
60-64	\$0.501	\$0.854
65-69	\$0.952	\$1.666
70-74	\$1.533	\$2.568
75+	\$1.533	\$2.075

- You can elect coverage in \$10,000 increments, up to a maximum of \$150,000. If you enroll within 30 days after your date of hire or becoming eligible, you can elect up to \$50,000 (the guaranteed issue amount) without providing EOI.
- You must purchase supplemental employee life coverage for yourself in order to purchase it for your spouse/partner.
- If you and your spouse/partner are both Chubb employees, you cannot purchase supplemental spouse/partner coverage; you should each enroll separately in supplemental employee life and AD&D insurance if you want extra coverage.
- After your initial eligibility, any increase to your supplement life coverage amount will require EOI.

Example	
Age	47
Smoker status	Non-smoker
Supplemental life amount elected	\$100,000

Calculation

1. Divide amount elected (\$100,000) by \$1,000 (cost per \$1,000 of coverage)
2. Multiply by the rate per \$1,000 of coverage, based on age in the table
3. Multiply by 12 to get an annual cost
4. Divide by 26 to get a biweekly cost

$\$100,000 / \$1,000$	=	\$100.00
$\$100 \times 0.136$	=	\$13.60 (monthly)
$\$13.60 \times 12$	=	\$163.20 (annual cost)
$\$163.20 / 26$	=	\$6.28 (biweekly cost)

Optional life rates increase due to age and if you become a smoker.

Child term life

- You can elect a flat \$10,000 coverage amount for each child.
- If you elect child life it will cover each dependent child up to age 26.
- If you and your spouse/partner are both Chubb employees, you cannot cover the same dependent child(ren) under this plan.

	Biweekly rate
Employee Rate	\$0.440



Long-term disability buy-up

You may choose to purchase additional LTD insurance to cover your bonus and/or commissions to receive 60% of your total compensation, up to a combined maximum (your company-provided LTD amount plus your LTD buy-up amount) of \$30,000 per month.

	Age	Biweekly rate
Buy-up (per \$100 of covered payroll)	40	\$0.174
	41-50	\$0.542
	51-60	\$0.968
	61	\$0.889

LTD buy-up example	
Age	45
Eligible performance bonus and/or commission ¹	\$10,000
<i>Calculation</i>	
1. Divide performance bonus and/or commissions of \$10,000 by 100	
2. Multiply amount by age-based rate	
3. Divide by 26 pay periods	
$\$10,000 / 100$	= \$100
$\$100 \times \0.542	= \$54.20
$\$54.20 / 26 \text{ pay periods}$	= \$2.08

¹ LTD buy-up is calculated using the eligible bonus and/or commissions earned in the previous year. Your 2024 LTD buy-up uses 2023 eligible earnings.



LTD buy-up is based on your eligible performance bonus and/or commission paid in the prior year.

Group legal plan

Give yourself, your spouse/partner and your dependents access to a nationwide network of more than 14,000 attorneys. The MetLife® Legal Assistance Plan offers economical access to attorneys for legal services, such as will preparation, estate planning and family law.

Coverage tiers	Biweekly rates
Employee + Family	\$7.62

Identity theft protection

Norton LifeLock offers proactive identity and credit monitoring to help protect your privacy, identity and finances.

Coverage tiers	Biweekly rates
Employee Only	\$3.69
Employee + Family	\$6.91

