

CHUBB®

Cancer Advocate Plus

powered by
healthOme™
Improving Life with Omics



Frequently Asked Questions

01 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.

02 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.

03 What Services Does Cancer Advocate 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.

04 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 – the key to personalized care is to identify genetic mutations that cause tumor growth. Armed with this information, the healthcare team is better positioned to design a course of treatment customized to that unique cancer. Additionally, this personalized profiling 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 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.
- **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.

05 How Does the Insurance Protection Work?

Likelihood of cancer: Since 1 in 2 men and 1 in 3 women will develop cancer, nearly everyone can benefit from Cancer Advocate Plus.

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.

06 What Happens Once Enrolled?

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

07 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.

08 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.

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.

09 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.

10 What Is a Pharmacogenomic Test or PGx?

After 12 months with the program, the participant will be prompted by email to order another simple "at-home" test - a Pharmacogenomic test or PGx. This test indicates how and if someone is likely to respond to a particular medication, and if they may have adverse drug reactions, side effects, or dependency. These results will help healthcare providers to identify the right treatment and dosage for many common conditions.

11 Who Is Eligible to Elect Coverage?

You are eligible if you 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

12 Who Is Not Eligible to Elect Coverage?

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

13 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.

14 When Am I Able to Elect Coverage?

There is a special enrollment period being held from **October 20 – November 10, 2023**.

15 How Do I Apply for Coverage?

Enroll online through the Chubb Benefits Portal and from the home page banner, click the '**Review Your Options and Enroll**' button to make your plan election. For questions on how to enroll, please contact the Benefits Service Center at 1-844-58CHUBB (1-844-582-4822) available Monday through Friday, **8 a.m. to 8 p.m. ET**.

16 Where Can I Learn More?

During the enrollment window, speak with a dedicated benefit counselor by calling 1-877- 421-3859, available Monday through Friday, 7 a.m. - 7 p.m. CT.

17 When Is the Policy Effective and What Happens after Enrollment?

The policy is effective **January 1, 2024**. You will receive a welcome email from healthŌme, containing a link to create an account on the healthŌme's private and secure portal.

18 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, 2024**. The rate will change as you increase with age and be reflected each January 1.

19 How Do I Pay for This Benefit?

You will pay your premiums through your paycheck deduction using post-tax money starting after **January 1, 2024**.

20 What If I Go on an Unpaid Leave of Absence and Cannot Pay the Premiums through the Paycheck?

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

21 Can I Cancel My Coverage at Any Time?

If you enroll in the Cancer Advocate Plus coverage during this special enrollment period, the policy is in place through December 31, 2024. If you wish to cancel coverage, you can drop coverage during annual enrollment for the plan year starting in 2025.

22 What Happens to My Coverage If I Leave Chubb?

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