

Transcarent Benefits

Frequently Asked Questions

1. WHAT IS TRANSCARENT?

Transcarent provides Chubb employees and their covered dependents with dedicated oncology support for patients, their caregivers, and People Leaders.

Members can access care the same way they'd text a friend, book a ride, or stream a movie—with Transcarent's powerful and intuitive mobile platform backed by Health Guides—real people, ready to help Members when they need it by phone or chat.

2. IS TRANSCARENT A REPLACEMENT FOR CHUBB'S CURRENT MEDICAL PLANS?

Transcarent is an integrated part of Chubb's group health plans.

3. WHO IS THIS FOR? CAN DEPENDENTS OF CHUBB'S EMPLOYEES PARTICIPATE?

Yes, these benefits are for Chubb employees and any covered spouse or dependents who are enrolled in their Chubb medical plan. In addition, we support those not on a Chubb Health Plan, as well as their caregivers.

4. IS THERE ANY COST FOR USING TRANSCARENT SERVICES?

No, there is no cost to Members for using Transcarent.

5. IF MEMBERS CHOOSE NOT TO UTILIZE THE TRANSCARENT BENEFIT, WILL THEY BE PENALIZED FOR USING THEIR TRADITIONAL MEDICAL BENEFITS?

No.

6. ARE MEMBERS REQUIRED TO UTILIZE TRANSCARENT BEFORE APPOINTMENTS?

Members are not required to utilize the Transcarent benefit before appointments.

7. CAN MEMBERS GET AN EOB FROM TRANSCARENT?

Transcarent does not provide an EOB for any services rendered. However, Members may contact their Health Guide to answer any questions that may normally be displayed on an EOB.

8. HOW DOES A MEMBER ACTIVATE THEIR TRANSCARENT ACCOUNT?

Members can activate their Transcarent benefit at any time by downloading the app, registering at member.transcarent.com, or by calling Transcarent at **844-58CHUBB**, then select option #8.

Cancer Care

9. WHAT IS TRANSCARENT CANCER CARE?

Transcarent Cancer Care supports patients with cancer, as well as anyone else impacted by cancer. Transcarent provides personalized recommendations and lifestyle coaching, access to the top cancer providers in the nation, and dedicated support and resources.

- **Screening reminders:** Based on member's age and risk factors
- **Oncology nurse navigator:** Serves as primary point of contact for patients and caregivers at every stage of care, including survivorship and end-of-life support
- **Expert opinion programs** through NCI** level cancer sub-specialist to ensure proper diagnosis, optimize treatment plans and improve outcomes
- **Access to** and help finding high-quality care
- **Workplace Support Resources:** Help People Leaders support employees impacted by cancer (e.g., return to work checklist)

10. WHAT SUPPORT IS PROVIDED TO CAREGIVERS AND PEOPLE LEADERS?

Transcarent Cancer Care supports patients with cancer, as well as anyone else impacted by cancer.

Support for Caregivers:

- Education on caregiver needs
- Education on patient cancer journey
- How to speak to a recently diagnosed cancer patient
- How to support someone starting treatment
- How to support someone returning to work

Support for People Leaders:

- Workplace flexibility resources
- Leave policies and benefits
- Resources to share with employees

Utilizing The Health Guide

11. WHAT IS A TRANSCARENT HEALTH GUIDE?

Transcarent Health Guides are trained on all Chubb health and care benefits and can provide information and guidance to help Members determine the next step in their personal health and care journey. There is never a cost to talk to a Health Guide. Health Guides are available to talk to eligible members at any time through in-app chat, or by phone at **844-58CHUBB, then select option #8.**

12. HOW CAN A HEALTH GUIDE SUPPORT CHUBB MEMBERS?

Members have direct contact with their own personal Health Guide for all personalized health care needs. Health Guides, including:

- Coaching on what type of provider would be most appropriate based on the type of care needed
- Walking the Member through the provider finder tool to identify the Member's best options for an in-network provider nearby (Members can also contact the preferred provider directly)
- Gathering details and scheduling an appointment with a doctor at no cost
- Providing benefit guidance, including services provided through Transcarent and the rest of Chubb's health care ecosystem
- Helping to find appropriate care based on health needs
- Claims assistance support for Members to understand medical bills, coverage and benefits issues
- Appeals support to help members file a complaint, an appeal or grievance
- Assisting Members with wellness goals like smoking cessation or weight loss