

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	\$45.57	\$503.55	\$98.74	\$493.68
Employee + Spouse/Partner ²	\$98.80	\$1,091.75	\$214.07	\$1,070.34
Employee + Child(ren) ²	\$80.29	\$887.26	\$173.97	\$869.86
Employee + Family ²	\$131.73	\$1,455.66	\$285.42	\$1,427.12

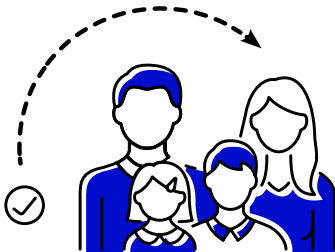
¹Rates do not include relevant surcharges.
²Includes partner and/or partner's child(ren).

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

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 x 0.136	=	\$13.60 (monthly)
\$13.60 x 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)	18-40	\$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	
$\$10,000 / 100$	$= \textbf{\$100}$
$\$100 \times \0.542	$= \textbf{\$54.20}$
$\$54.20 / 26 \text{ pay periods}$	$= \textbf{\$2.08}$

¹ LTD buy-up is calculated using the eligible bonus and/or commissions earned in the previous year. Your 2026 LTD buy-up uses 2025 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

