

CHUBB®



For eligible employees of Chubb



GROUP CRITICAL ILLNESS INSURANCE

If you had a heart attack, what would you worry about?

Speedy recovery? Paying your bills? Family?

If you're like most people, being diagnosed with a critical illness can be overwhelming, even scary. The last thing you want to worry about is money. Critical Illness Insurance pays cash benefits directly to you to help with bills, mortgage or rent, or childcare — you name it — so you can focus on your recovery.

Financial protection when you need it most

Unexpected illnesses like heart attacks and cancer happen every day. They don't give you time to prepare and can take a serious toll on both your physical and financial well-being. If you're like most people, being diagnosed with a critical illness can be overwhelming. The last thing you want to worry about is money.



42% of Americans can't cover a \$1,000 emergency expense with cash or savings.¹

Why health insurance may not be enough

When critical illnesses occur, health insurance may cover some of your medical costs, but not everything. Most people have high deductibles and copays, and you may need help to manage everyday expenses, such as:

- Rent or mortgage payments
- Car payments
- Child care
- Groceries
- Credit card debt

Critical Illness Insurance can help

Critical Illness Insurance pays you cash benefits upon diagnosis of a covered condition. Chubb can send cash payments directly to your bank account to help with your everyday expenses, out-of-pocket medical costs, or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.



Critical Illness benefit

When you or someone in your family is diagnosed with a covered condition, Chubb can send cash benefits payments directly to your bank account. The amount of your payment is based on your face amount.

Face amounts

Benefits are paid as a percentage of the face amount. You can select the face amount that's right for you.

- Employee: \$30,000
- Spouse: 50% of your face amount
- Children: 50% of your face amount

Covered conditions

- | | | |
|---------------------------------------|-------------------------------------|-----------------------------------|
| • Amyotrophic Lateral Sclerosis (ALS) | • End Stage Renal Failure | • Severe Burns |
| • Alzheimer's Disease | • Heart Attack | • Skin Cancer (\$250) |
| • Benign Brain Tumor | • Loss of Sight, Speech, or Hearing | • Stroke |
| • Cancer | • Major Organ Failure | • Sudden Cardiac Arrest |
| • Carcinoma In Situ (25%) | • Multiple Sclerosis | • Transient Ischemic Attack (10%) |
| • Coma | • Paralysis or Dismemberment | |
| • Coronary Artery Obstruction (25%) | • Parkinson's Disease | |



Medical bills contribute to 66% of personal bankruptcies in the U.S.²

Here’s how it works

If you are diagnosed with a covered condition, after submitting a claim*, we’ll send you a check. If your condition reoccurs, you’ll receive a portion of your face amount, as long as you are treatment-free for the specified amount of time.

How Critical Illness Insurance can make a difference

Olivia has Critical Illness Insurance with a \$30,000 face amount. After having a heart attack and filing a claim, she received a \$30,000 cash benefit, which she used to help pay medical bills and support her family during recovery. If a few years later Olivia has a stroke, she would receive another \$30,000 from Chubb. And, since strokes often recur, she could receive an additional \$30,000. That’s a total of \$90,000 that Olivia could use however she chooses.

Here’s how it pays

Heart Attack diagnosis	\$30,000
Stroke diagnosis	\$30,000
Stroke recurrence	\$30,000
Total coverage	\$90,000

This example is hypothetical and is solely to illustrate a situation that can result in benefits payable for a claim. It is not based on an actual claim and should not be compared to an actual claim.

The precise coverage afforded by an insurer is subject to the terms and conditions of the policy as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued, and applicable law.



Schedule of benefits

Featured benefits

Wellness

Be proactive with preventive care. This benefit pays you \$50 for undergoing a covered health screening test, eye exam, immunization, routine physical or well-child/preventive exam or a biometric screening.

Critical Illness benefits

Standard critical illness

Pays 100% of the face amount the first time each of these conditions is diagnosed after the effective date as long as they are six months apart.

- Amyotrophic Lateral Sclerosis (ALS)
- Alzheimer's Disease
- Benign Brain Tumor
- Cancer
- Coma
- End Stage Renal Failure
- Heart Attack
- Loss of Sight, Speech, or Hearing
- Major Organ Failure
- Multiple Sclerosis
- Paralysis or Dismemberment
- Parkinson's Disease
- Severe Burn
- Stroke
- Sudden Cardiac Arrest

If you have cancer prior to the effective date, you must be in complete remission prior to the date of a subsequent diagnosis as evidenced by the absence of all clinical, radiological, biological, and biochemical proof of the presence of the cancer to receive a benefit for cancer.

Partial covered conditions

Pays a portion of the face amount upon diagnosis.

- | | |
|-------------------------------|-------|
| • Carcinoma In Situ | 25% |
| • Coronary Artery Obstruction | 25% |
| • Skin Cancer | \$250 |
| • Transient Ischemic Attack | 10% |

Recurrence

Once Chubb pays the standard Critical Illness benefit, you may qualify for a recurrence benefit if the condition recurs. This benefit pays 100% of the face amount if you have a recurrence of one of the following conditions. If there is a recurrence, you can receive 100% of your Face Amount, as long as you were treatment free for at least 6 months. For a recurrence of Cancer, you can receive 100% of your Face Amount, as long as you were treatment free for 12 months and in complete remission.*

- | | |
|--|-----------------------------|
| • Aneurysm – Ruptured Cerebral or Aortic | • Heart Attack |
| • Benign Brain Tumor | • Major Organ Failure |
| • Cancer | • Severe Burns |
| • Carcinoma In Situ | • Stroke |
| • Coma | • Sudden Cardiac Arrest |
| • Coronary Artery Obstruction | • Transient Ischemic Attack |

*Complete remission is defined as having no symptoms and no signs that can be identified to indicate the presence of Cancer.



Schedule of benefits (continued)

Childhood conditions

Dealing with a childhood illness can be overwhelming. To make life a little easier, your Chubb Critical Illness includes coverage for both standard critical illnesses and childhood conditions. Pays 100% of the dependent child face amount when diagnosed after the effective date while coverage is in force. This benefit is payable once per child. Childhood conditions include:

- Autism Spectrum Disorder
- Cerebral Palsy
- Congenital Anomalies (such as Lung defects, Heart defects, Spina bifida, Cleft lip or palate, Limb malformations, Development disorders of the brain, Born with loss of sight)
- Cystic Fibrosis
- Down Syndrome
- Gaucher Disease
- Muscular Dystrophy
- Type 1 Diabetes

Plan features



Guaranteed issue

No medical history is required for coverage to be issued.

Renewable

Coverage is automatically renewed as long as you're an eligible employee, your premiums are paid as due and the policy is in force.

Portable

You can keep your coverage if you change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as the Policy remains in force and premiums are paid as due. You may not port coverage while you are actively employed by Chubb.

Family coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included.

HSA compatible

You can have this coverage even if you have a health savings account.

No coordination of benefits

Payments are made in addition to any other insurance you may have.



Initial eligibility

Employee

- Actively employed working at least 20 hours per week
- Ages 18 and older

Spouse

- Ages 18 and older

Dependent children/grandchildren

- Ages 0 through 26
- No student status required

Exclusions and Limitations

Exclusions

No benefits will be paid for losses caused by, contributed, or occur as a result of a Covered Person's: Injuring oneself intentionally or committing or attempting to commit suicide, whether sane or not; Committing or attempting to commit a felony or engaging in an illegal occupation or activity.

¹US News and World Report, January 2025. <https://www.usnews.com/banking/articles/2025-financial-wellness-survey>

²worldpopulationreview.com/country-rankings/medical-bankruptcies-by-country

This is a supplement to health insurance and is not a substitute for Major Medical or other minimum essential coverage. This document is a brief description of Policy Form C60601 (or applicable state version). Refer to your certificate of insurance for specific details about benefits. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. Supplemental insurance provided by the following U.S. based underwriting company: ACE Property & Casualty Insurance Company. Benefits may vary by state and Exclusions and Limitations may apply.

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