

Critical Illness Insurance

Add Critical Illness Coverage to Your Health Insurance Plan

CHUBB®

Benefits

Policy No: 100005745



Insurance Protection When You Need It Most

Heart attacks, cancer and strokes happen every day and often unexpectedly. They don't give you time to prepare and can take a serious toll on both your physical and financial well-being.

We Pay Cash Benefits Directly to You

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. Chubb Benefits Critical Illness pays you directly to help with your bills, your mortgage, your rent, your childcare—you name it—so you can focus on recovery.

40 Seconds

Someone has a heart attack¹

\$10,000+

Annual out-of-pocket cost of 60% of patients for cancer treatment²

60%

of Americans can't cover an unexpected \$1,000 expense.³

For employees of

Salem Health Hospitals & Clinics



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Why Health Insurance May Not Be Enough

When a critical illness happens your health insurance plan may cover some of your medical and hospital costs, but not everything. You and your family need extra protection that closes the financial gap and helps you manage expenses, such as:

- Out-of-Pocket Medical Costs—deductibles, copays, coinsurance, prescriptions, and medical travel
- Everyday Costs—rent or mortgage payments, credit card debit, car payments, household necessities, and savings for college & retirement
- Recovery Costs—loss of family income, rehabilitation, and childcare or parent care

Would a Check for \$30,000 Help?

Chubb Benefits Critical Illness pays you cash in a timely manner. Upon diagnosis of a covered condition, we send a lump sum check directly to you. You can use your cash benefit however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

Here's How It Works

When you are diagnosed with a covered condition after the certificate effective date, submit your claim and we'll send you a check. It's that simple. You can use your money however you choose.

No Lifetime Maximum

If you get sick again with the same or different condition, you're still covered. There is no total maximum benefit amount to worry about. Different covered conditions need to be diagnosed at least six months apart.

Recurrence Benefit

Once Chubb Benefits pays a Critical Illness benefit for Benign Brain Tumor, Cancer, Carcinoma In Situ, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Stroke, or Transient Ischemic Attack and there is a recurrence, you can receive 50% 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.*

No Lifetime Maximum Benefit in Action (example)

\$30,000 Face Amount

Stroke Diagnosis	\$ 30,000
Heart Attack Diagnosis (<i>first</i>)	\$ 30,000
Heart Attack Recurrence	\$ 15,000
Total Benefits:	\$ 75,000
	No Maximum Benefit Amount

Covered conditions must be diagnosed at least six months apart. 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.

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



Covered Conditions

ALS
Alzheimer's Disease
Aneurysm
Benign Brain Tumor
Cancer
Carcinoma In Situ (25%)
Coma
Coronary Artery Obstruction (25%)
End Stage Renal Failure
Heart Attack
Major Organ Failure
Multiple Sclerosis
Paralysis or Dismemberment
Parkinson's Disease
Skin Cancer (Payable once per insured per year \$1,000)
Stroke
Transient Ischemic Attack (10%)

Valuable Benefits

With Chubb Benefits Critical Illness, you get even more than a substantial lump sum cash benefit. To help you avoid financial hardship and ease your recovery, you get these innovative benefits too:

Childhood Conditions

Dealing with a childhood illness can be overwhelming. To make life a little easier, your Chubb Benefits Critical Illness includes coverage for both standard critical illnesses and childhood conditions.

Miscellaneous Disease Benefit

We will pay you 100% of your face amount for Miscellaneous Diseases.

Occupational Package

Benefits are payable for HIV, Hepatitis B, C, or D, MRSA, Rabies, Tetanus or Tuberculosis when contracted on the job.

Advocacy Benefits

Personal and confidential assistance from professionals.

Best Doctors®

- “Find Best Docs” Physician Referrals
- “Ask the Expert” Hotline
- Diagnosis & Treatment Advice

Health Champion Resources

- Help understanding your insurance
- Financial Advice
- Medical Travel Assistance

Diabetes Diagnosis Benefit

Diabetes is on the rise. Upon diagnosis of diabetes, we will pay you a one-time amount of \$250 to help you modify your behavior.

Wellness Benefit

Be proactive with preventive care. This benefit pays you \$50 for undergoing a covered health screening test (after coverage is in force for 30 days).

Miscellaneous Diseases (100%)

Addison's Disease
Meningitis
Diphtheria
Huntington's Chorea
Legionnaire's Disease
Malaria
Myasthenia Gravis
Necrotizing Fasciitis
Osteomyelitis
Polio
Rabies
Scleroderma
Systemic Lupus
Tetanus
Tuberculosis

Childhood Conditions* (100%)

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

* Childhood Condition benefit is payable once per child.



Critical illnesses change life in an instant. Let Chubb Benefits Critical Illness help protect you from financial hardship while you recover.

Chubb Benefits Makes It Easy

Competitive, Extensive Coverage

Powerful protection at an budget-friendly price.

Family Coverage

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

Portability

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 Salem Health. Contact Chubb Benefits within 30 days of your termination from the plan to port your coverage.

Initial Eligibility

Employee

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

Spouse

- Ages 18 and older

Dependent children

- Under age 26
- No student status required

Spouse & Child Benefits

- Spouse coverage is 100% of the selected benefit Face Amount
- Children coverage is 50% of the selected benefit Face Amount

Guarantee 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.

No Coordination of Benefits

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

HSA Compatible

You can have this coverage even if you have a Health Savings Account.

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, for which the Covered Person has plead guilty to the charges or been convicted.

1. Heart Disease and Stroke Statistics. American Heart Association, 2019.
2. The Mesothelioma Center at Asbestos.com, 2019
3. bankrate.com; accessed Sept. 2019

CHUBB® Benefits

This is a supplement to health insurance and is not a substitute for Major Medical or other minimal essential coverage.

This document is a brief description of Policy No 100005745 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions and limitations that may vary by state.

Chubb Benefits is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by ACE Property & Casualty Insurance Company, Philadelphia, PA, a Chubb Benefits company.