

## Critical Illness Insurance Diamond Plan

# Add Critical Illness Coverage to Your Health Insurance Plan

CHUBB®



### 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 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 attack<sup>1</sup>

**\$10,000+**

Annual out-of-pocket cost of 60% of patients for cancer treatment<sup>2</sup>

**60%**

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

For eligible employees of

**Denver Public Schools**



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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 \$20,000 Help?

Chubb 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 pays a Critical Illness benefit for Benign Brain Tumor, Cancer, Carcinoma In Situ, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Stroke, or Sudden Cardiac Arrest and 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.\*

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

### No Lifetime Maximum Benefit in Action (example)

| \$20,000 Face Amount                    |                                  |
|---|----------------------------------|
| Stroke Diagnosis                        | \$ 20,000                        |
| Heart Attack Diagnosis ( <i>first</i> ) | \$ 20,000                        |
| Heart Attack Recurrence                 | \$ 20,000                        |
| <b>Total Benefits:</b>                  | <b>\$ 60,000</b>                 |
|   | <b>No Maximum Benefit Amount</b> |

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.



## Covered Conditions

- Amyotrophic Lateral Sclerosis (ALS)
- Alzheimer's Disease
- Benign Brain Tumor
- Cancer
- Carcinoma In Situ (25%)
- Coronary Artery Obstruction (50%)
- Heart Attack
- Major Organ Failure
- Multiple Sclerosis
- Paralysis
- Parkinson's Disease
- Skin Cancer (\$250)
- Stroke
- Sudden Cardiac Arrest

## Valuable Benefits

With Chubb 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 Critical Illness includes coverage for both standard critical illnesses and childhood conditions.

### Wellness Benefit

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 (after coverage is in force for 30 days).

### 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

## Childhood Conditions\* (100%)

- 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
- Gaucher Disease
- Type 1 Diabetes
- Down Syndrome
- Muscular Dystrophy

\* Childhood Condition benefit is payable once per child.





## Chubb Makes It Easy

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### 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 an active member of .

### 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.

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

## Initial Eligibility

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### 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

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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. No benefits are payable for medical conditions resulting from an accident.

## Limitations

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A Pre-existing Condition is not covered unless the date of diagnosis for such condition is at least 12 months after the certificate effective date. A pre-existing condition means a condition for which a covered person received medical advice or treatment within the 12 months preceding the certificate effective date.

## Spouse & Child Benefits

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

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

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 Group Certificate Form No. C60601 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions and limitations that may vary by state.

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