

A photograph of a family of three—a man, a woman, and a young girl—smiling and looking at a smartphone together. The man is on the left, the woman is on the right, and the girl is in the foreground. The image is partially overlaid by a large red rectangle.

Critical Illness

CHUBB®

Workplace Benefits

For employees of  
**Howard County**



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.

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

Critical illnesses, such as heart attack, cancer and stroke, happen every day. They can have serious consequences, both physical and financial. To maintain your lifestyle and help you recover, you may need some financial help.

**Are your savings enough to pay your bills?**

While you're being treated for a critical illness, your income could be affected for 3 to 6 months. Most families do not have enough savings to keep up with:

- Rent or Mortgage Payments
- Credit Card Debt
- Savings for College & Retirement
- Car Payments
- Childcare
- Household Expenses

**Critical illnesses are expensive.**

Simply put, critical illnesses cost money. Even with medical insurance, out-of-pocket expenses like these can pile up quickly:

- Medical Deductibles and Co-Pays
- Prescriptions
- Nursing Care
- Out-Of-Network Specialists
- Rehabilitation
- Medical Travel

Would a check for \$20,000 help?		Expenses to Consider
<p>Chubb Critical Illness pays you cash immediately. Upon diagnosis of a covered illness, 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.</p>		<p><b>Basic Necessities</b></p> <ul style="list-style-type: none"> <li>• Mortgage/Rent</li> <li>• Groceries</li> <li>• Utilities</li> <li>• Childcare</li> <li>• Tuition Payments</li> <li>• Car Payments</li> </ul>
How much would you need?		<p><b>Medical Expenses</b></p> <ul style="list-style-type: none"> <li>• Deductibles</li> <li>• Coinsurance</li> <li>• Prescriptions</li> <li>• Experimental Treatment</li> <li>• Medical Travel</li> </ul> <p><b>Savings Plans</b></p> <ul style="list-style-type: none"> <li>• College</li> <li>• Retirement</li> </ul> <p><b>Activities for Kids</b></p> <ul style="list-style-type: none"> <li>• Pre-school</li> <li>• Camp</li> <li>• Dance Lessons</li> <li>• Band</li> <li>• Gymnastics</li> <li>• Soccer</li> </ul> <p><b>Loss of Income</b></p> <p><b>Parent Care</b></p>
\$ _____	Mortgage/Rent	
\$ _____	Car Payments/Repairs/Gas	
\$ _____	Credit Card Payment	
\$ _____	Groceries/Household Expenses	
\$ _____	Kids – Childcare/Activities	
\$ _____	Other	
\$ _____	Dollars of Protection <b>YOU</b> need per month for recovery	
\$ _____	\$ _____	Plus Medical Out of Pocket
\$ _____	\$ _____	
\$ _____	\$ _____	<b>TOTAL YOU NEED</b>



## Here's How it Works

When you are diagnosed with a covered condition<sup>1</sup>, submit your claim and we'll quickly send you a check. It's that simple. You can use your money however you choose.

### Triple Benefit

If you get sick again with another covered condition, you're still covered. With Triple Benefit, you can receive up to 3 times the Face Amount for each person you choose to cover. That means if you choose a \$20,000 Face Amount you can receive as much as \$60,000 in cash.

### Recurrence Benefit

If we have paid a critical illness benefit for Benign Brain Tumor, Cancer, Coma, Heart Attack or Stroke, and there is a recurrence, you can receive up to 100% of your Face Amount, as long as you were back to work and treatment-free for at least 6 months. The Recurrence Benefit can be paid up to 2 times.

### Triple Benefit in Action (example)

$\$20,000 \text{ Face Amount} \times 3 = \$60,000 \text{ Total Maximum Benefit}$

Heart Attack Diagnosis	\$	20,000
Stroke Diagnosis ( <i>first</i> )	\$	20,000
Stroke Recurrence	\$	20,000
<b>Total Coverage:</b>	<b>\$</b>	<b>60,000</b>

The Critical Illness Benefit can be paid once per covered condition up to the 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.

## Additional 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:

### Mortgage and Rent Helper

If you miss work due to a critical illness, you may need some extra help making mortgage or rent payments. Mortgage and Rent Helper pays you an extra \$500 each month if you miss 5 or more days of work, for up to 6 months.

### Kids Are No Additional Cost!

Dealing with a childhood illness can be overwhelming. Chubb Critical Illness covers any children you may have now or in the future, at no additional charge. It pays 25% of the Face Amount for any of the Standard Conditions.

### Advocacy Benefits

Personal and confidential assistance from professionals.

### Best Doctors<sup>®</sup>

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

### Wellness Benefit<sup>†</sup>

Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$100 after you go for an annual health screening test.

<sup>†</sup> Not available in DC.

## Covered Conditions

### Standard Conditions

Benign Brain Tumor	Coronary Artery Obstruction*	Multiple Sclerosis
Cancer	End Stage Renal Failure	Parkinson's Disease
Carcinoma In Situ*	Heart Attack	Skin Cancer (\$250)
Coma	Major Organ Failure	Stroke

\* Benefit payment is 25% of face amount.

<sup>1</sup> Covered condition must be diagnosed after the Certificate Effective Date.



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

## Critical Illness Features

### Affordable, Extensive Coverage

Powerful protection at an affordable price.

### Family Coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included at no additional cost.

### No Age Penalty

Your rates will never change due to your age.

### Continuation of Coverage

You can keep your coverage even if you change jobs or retire.

### Guaranteed Renewable

Your coverage cannot be cancelled as long as premiums are paid as due.

## Exclusions & Limitations

### Exclusions

No benefits will be paid for losses resulting from any intentionally self-inflicted injury.

### Limitations

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.

### No Benefit Reduction

Benefits never decrease due to age.

### Convenient Payroll Deduction

No bills to watch for or checks to mail. Premiums are paid automatically.

### 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.

### Benefits Paid Based on Diagnosis

You are not required to be hospitalized or get treatment to receive benefits.

## Initial Eligibility

- Active employees age 18 and up, working at least 17.5 hours per week
- Spouses age 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.
- Children ages 0 through 26, no student status required

## Critical Illness Benefits Summary

Name: \_\_\_\_\_

My Face Amount \_\_\_\_\_

- Spouse (50% of My Face Amount)  
 Children (25% of My Face Amount)

Payroll Deduction \$ \_\_\_\_\_

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 Form Nos. CI6670 and 16648 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations that may vary by state.

Chubb. Insured.<sup>SM</sup>

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