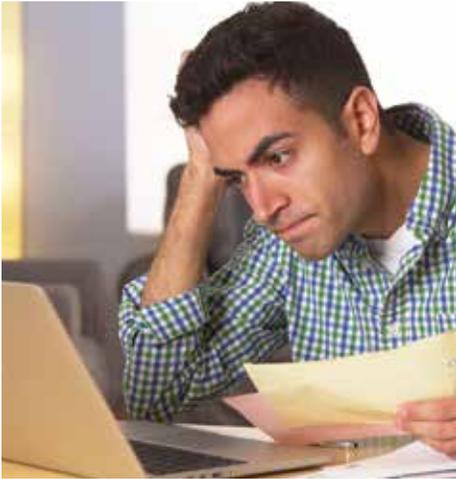
A photograph of a man and a child. The man, on the left, is wearing a red polo shirt and a black helmet. He is looking down at the child with a smile. The child, on the right, is wearing a green polo shirt, blue jeans, black knee pads, and a colorful helmet with yellow and black patterns. The background is a blurred green forest.

Disability Income

CHUBB®

Workplace Benefits

For employees of
Howard County



One in four people entering the workforce today will become disabled before they retire.¹

If you hurt your back and couldn't work, how long could you go without a paycheck?

Most people aren't financially prepared to lose their paycheck, but unfortunately it happens every day. To keep up with your expenses and help you recover, you may need some financial help.

Would you be able to pay your mortgage or rent?

If you can't earn a paycheck due to a disability, your savings might not be enough to keep you in your home and cover other bills like:

- Car Payments
- Credit Card Debt
- Student Loans
- Household Costs
- College Tuition
- Saving for Retirement

Could you afford the health expenses that follow a disability?

Healthcare can be costly. Even with medical insurance, out-of-pocket expenses like these can pile up quickly:

- Medical Deductibles and Co-Pays
- Physical Therapy Expenses
- Rehabilitation Programs

Would a check for \$2,500 help?

Chubb Disability Income insurance helps replace your income when you lose your paycheck due to a disability.

Here's how Disability Benefits work

Susan hurt her back and was out of work for 2 months after satisfying her elimination period. Chubb DI paid Susan \$5,000 to pay her bills.

Here's how Susan's benefits stack up.

Disability Benefit Month 1	\$2,500
Disability Benefit Month 2	\$2,500
Total Benefit	\$5,000

Additional benefits may apply and may be subject to deductible sources of income.

* This example is for illustrative purposes only and should not be compared to an actual claim. Whether a disability is covered depends on the circumstances of the loss. Refer to the certificate of insurance for terms and conditions.



No one plans on losing their paycheck . . . but just in case, we've got you covered.

You work hard to provide a good life for yourself, and possibly a family too. If you became injured or sick and couldn't work, it may be difficult to pay your bills and maintain your standard of living. Chubb Disability can help!

With Chubb Disability Income, you can receive a monthly benefit check to help replace your income if you have a sickness, injury or pregnancy that causes you to miss work. For each day you are out of work and disabled, Chubb will pay you benefits to replace your income. With Chubb Disability, you can receive a disability benefit amount of up to 60% of your income up to \$2,500 per month without medical history.

In short, Chubb Disability goes to work when you can't.

How do I qualify for Disability Benefits?

You qualify for benefits when, as a result of an injury or sickness, you

- are unable to work at your occupation;
- are not working for pay or benefits; and
- are under a physician's care for the covered injury or sickness.

Following a disability, if you are able to return to work but not able to perform all of your job duties, you may be eligible for partial disability benefits.

When do benefits begin?

If you become disabled, benefits begin immediately following your elimination period.

Accident Elimination Period: 14 days

Sickness Elimination Period: 14 days

When do benefits end?

Benefits end when you return to work or have reached your maximum benefit period, if sooner.

Benefit Period: 6 months

Additional Benefits

With Chubb's Disability Income, you get even more than your disability benefit. To help you avoid financial hardship and ease your recovery, you get these benefits too:

Pregnancy Benefit

After your coverage has been in force for 10 months from your effective date, Disability benefits for pregnancy will be covered the same as a covered Sickness.



Features

Guaranteed Issue

No medical history is required for coverage to be issued.

Portability

You can keep your coverage up to 12 months if you leave your employer until you are either insured under another group plan or your employer's policy terminates.

Guaranteed Renewable

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

Waiver of Premium

Once you have been disabled for the greater of 10 days or your elimination period, you no longer have to pay premium for your coverage. Premium will not be due until you are no longer receiving disability benefits.

Initial Eligibility

Active Employees

- Ages 18 to 70, working at least 30 hours per week

Pre-Existing Condition Limitation

A pre-existing condition means a condition for which you received medical treatment, advice, consultation, diagnostic testing, care, services or took prescribed drugs or medications within the 12 months preceding your effective date.

Benefits will not be paid for any disability caused by, contributed by, or the result of a pre-existing condition which begins within the first 12 months following your Effective Date.

Integration

Benefits may be reduced for other sources of income such as Social Security. Refer to the certificate of insurance for details.

Exclusions

Benefits are not payable for Disabilities contributed to or caused by:

- Occupational Injury or Sickness;
- Suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane;
- Voluntary inhalation of or asphyxiation by gas or fumes;
- Voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician;
- Mental or Nervous Disorder;
- Substance abuse, to include abuse of alcohol, alcoholism, drug addiction or dependence upon any controlled substance;
- Being intoxicated or under the influence of alcohol, drugs or any narcotics (including overdose) unless administered on, and taken in accordance with, instructions of a Physician;
- War, declared or undeclared, participation in a riot, insurrection or rebellion;
- Travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline;
- Engaging in any illegal or fraudulent occupation, work or employment; or
- Committing or attempting to commit a felony or an assault; or for
- Disabilities that occur while you are incarcerated or imprisoned; or
- Disabilities that result solely as the result of a loss of a professional license, occupational license, or certificate.

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

This document is only a brief description of Group Disability Income Certificate ICC17-C19202. See the certificate for complete details about features, benefits, exclusions and limitations.

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.