



Critical Illness

CHUBB®

Workplace Benefits

For employees of
Columbia School District

Critical Illness



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>Basic Necessities</p> <ul style="list-style-type: none"> • Mortgage/Rent • Groceries • Utilities • Childcare • Tuition Payments • Car Payments
How much would you need?		<p>Medical Expenses</p> <ul style="list-style-type: none"> • Deductibles • Coinsurance • Prescriptions • Experimental Treatment • Medical Travel <p>Savings Plans</p> <ul style="list-style-type: none"> • College • Retirement <p>Activities for Kids</p> <ul style="list-style-type: none"> • Pre-school • Camp • Dance Lessons • Band • Gymnastics • Soccer <p>Loss of Income</p> <p>Parent Care</p>
\$ _____	Mortgage/Rent	
\$ _____	Car Payments/Repairs/Gas	
\$ _____	Credit Card Payment	
\$ _____	Groceries/Household Expenses	
\$ _____	Kids – Childcare/Activities	
\$ _____	Other	
\$ _____	Dollars of Protection YOU need per month for recovery	
\$ _____	\$ _____	Plus Medical Out of Pocket
\$ _____	\$ _____	
\$ _____	\$ _____	TOTAL YOU NEED



Here's How it Works

When you are diagnosed with a covered condition¹, 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 Face Amount x 3 = \$60,000 Total Maximum Benefit	
Heart Attack Diagnosis	\$ 20,000
Stroke Diagnosis (first)	\$ 20,000
Stroke Recurrence	\$ 20,000
Total Coverage:	\$ 60,000

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:

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 50% of the Face Amount for any of the Standard Conditions.

Advocacy Benefits

Personal and confidential assistance from professionals.

Best Doctors*

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

Wellness Benefit

Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$50 after you go for an annual health screening test (after coverage is in force for 90 days).

Covered Conditions

Standard Conditions

Amyotrophic Lateral Sclerosis	Coronary Artery Obstruction*	Paralysis or Dismemberment
Benign Brain Tumor	End Stage Renal Failure	Skin Cancer (\$250)
Cancer	Heart Attack	Stroke
Carcinoma In Situ*	Loss of Sight, Speech or Hearing	
Coma	Major Organ Failure	

* Benefit payment is 25% of face amount.

¹ 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.

Full Portability

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 6 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 (50% 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 Certificate Form No. C16670-FL. Refer to your certificate of insurance for specific details on benefits, exclusions and limitations.

Chubb. Insured.SM

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