

Critical Illness Insurance

CHUBB

Add Critical Illness Coverage to Your Health Insurance Plan



Financial 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.

Every 40 seconds
someone has a
heart attack.¹

Average
out-of-pocket cost
for cancer
is \$6,000-\$10,000
per year.²

60% of Americans
can't cover
an unexpected
\$1,000 expense.³

For Team Members of


Advent Health



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.

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 immediately. 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 quickly 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 Aneurysm (Ruptured Cerebral or Aortic), Benign Brain Tumor, Coma, 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, including Carcinoma In Situ, 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 in Action (example)

\$20,000 Face Amount

Stroke Diagnosis	\$ 20,000
Heart Attack Diagnosis (<i>first</i>)	\$ 20,000
Heart Attack Recurrence	\$ 20,000
Total Benefits:	\$ 60,000
Remaining Benefit Amount	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

Pays 100% of Face Amount:

- Benign Brain Tumor
- Cancer (except skin cancer)
- Coma
- End Stage Renal Failure
- Heart Attack
- Loss of Sight, Speech or Hearing
- Major Organ Failure
- Occupational Package*
- Paralysis or Dismemberment
- Severe Burns
(means third degree burns covering at least 20% of your body)
- Stroke

Pays 50% of Face Amount:

- ALS
- Aneurysm (Ruptured Cerebral or Aortic)
- Multiple Sclerosis
- Parkinson's Disease
- Sudden Cardiac Arrest

Pays 25% of Face Amount:

- Alzheimer's Disease
- Carcinoma In Situ
- Coronary Artery Obstruction
- Transient Ischemic Attack (TIA)
- Skin Cancer (\$250)

Childhood Conditions**

- Autism Spectrum Disorder
- Cerebral Palsy
- Congenital Birth Defects (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
- Down Syndrome
- Gaucher Disease
- Muscular Dystrophy
- Sickle Cell Disease
- Type 1 Diabetes

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:

Wellness Benefit

Be proactive with preventive care. This benefit pays you \$50 for undergoing a health screening test, immunization, eye exam, routine physical or well-child/preventive exam.

Diabetes Service Benefit

Diabetes is on the rise. This benefit will help you modify your behavior upon diagnosis of diabetes by paying a monthly benefit of \$100 for up to 6 months to help pay for a smoking cessation, nutrition counseling program or gym membership.

***Occupational Package**

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

Breast Cancer Benefit Enhancement

Recognizing the physical and emotional trauma of breast cancer, full face amounts are payable even when breast cancer is diagnosed as carcinoma in situ.

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. Covered childhood conditions pay at 100% of the child coverage amount.

Best Doctors®

Physician Referrals

Ask the Expert Hotline provides 24 hour advice from experts about a particular medical condition. In-Depth Medical Review offers a full review of diagnosis and treatment plan.

**This benefit is payable once per covered Child thru age 26



Chubb Makes It Easy

Affordable, Extensive Coverage

Powerful protection at an affordable price.

Family Coverage

Your children and legal dependents through age 26 can be included at no additional cost.

Portability

You can keep your coverage even if you change jobs or retire with no change to the premium 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.

Waiver of Premium

Your premium is waived if you're totally disabled due to a covered condition.

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

Initial Eligibility

Employee

- All team members who work 16 or more hours per week and are eligible for the Advent Health healthcare plans.

Spouse

- As Defined in the Policy Certificate
- Ages 18 and older

Dependent children

- Ages 0 through 26
- No student status required

Exclusion

No benefits will be paid for losses resulting from injuring oneself intentionally or committing or attempting to commit suicide, whether sane or not, or committing or attempting to commit a felony or engaging in an illegal occupation or activity.

Spouse & Child Benefits

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

1. Heart Disease and Stroke Statistics. American Heart Association, 2019.

2. www.fightcancer.org; accessed Sept. 2019

3. www.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. C60617-FL (or applicable state version). Refer to your certificate of insurance (visit www.usevb.com/AdventHealth) for specific details about benefits, exclusions and limitations that may vary by state.

Chubb 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, a Chubb company.

www.chubbworkplacebenefits.com

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Advent Health

Option 1

	Bi-Weekly Premiums	
	Face Amounts	
Employee	10,000	10,000
Spouse		5,000
Child(ren)*	5,000	5,000
<u>Attained Age</u>	EE or EE + CH	EE + SP or FAM
18-29	1.92	3.12
30-39	2.40	3.84
40-49	4.32	6.72
50-59	8.64	13.20
60-69	17.28	26.16
70-79	34.56	51.84
80+	44.16	66.24

Option 2

	Bi-Weekly Premiums	
	Face Amounts	
Employee	20,000	20,000
Spouse		10,000
Child(ren)*	10,000	10,000
<u>Attained Age</u>	EE or EE + CH	EE + SP or FAM
18-29	3.84	6.24
30-39	4.80	7.68
40-49	8.64	13.44
50-59	17.28	26.40
60-69	34.56	52.32
70-79	69.12	103.68
80+	88.32	132.48

Option 3

	Bi-Weekly Premiums	
	Face Amounts	
Employee	30,000	30,000
Spouse		15,000
Child(ren)*	15,000	15,000
<u>Attained Age</u>	EE or EE + CH	EE + SP or FAM
18-29	5.76	9.36
30-39	7.20	11.52
40-49	12.96	20.16
50-59	25.92	39.60
60-69	51.84	78.48
70-79	103.68	155.52
80+	132.48	198.72