Critical Illness Insurance

CHUBB®

Add Critical Illness Coverage to Your Health Insurance Plan

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[1]

$10,000+

Annual out-of-pocket cost of 60% of patients for cancer treatment[2]

60%

of Americans can't cover an unexpected $1,000 expense.[3]

For employees of...

Aliya Healthcare

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 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 Aneurysm (ruptured Cerebral or Aortic), Benign Brain Tumor, Cancer, Carcinoma In Situ, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Stroke, Sudden Cardiac Arrest, or Transient Ischemic Attack and there is a recurrence, you can receive 50% 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 *(first)*	$ 20,000
Heart Attack Recurrence	$ 10,000
Total Benefits:	**$ 50,000**
	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.

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:

Diabetes Diagnosis & Service Benefits
Diabetes is on the rise. Upon diagnosis of diabetes, we will pay you a one-time amount of $250. Additionally, to help you modify your behavior, we will pay a monthly benefit of $50.

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

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).

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 $250 each month if you miss 5 or more days of work, for up to 6 months.

Covered Conditions

Alzheimer's Disease (25%)
Aneurysm (ruptured Cerebral or Aortic) (25%)
Benign Brain Tumor
Cancer
Carcinoma In Situ (25%)
Coma
Coronary Artery Obstruction (25%)
End Stage Renal Failure
Heart Attack
Loss of Sight, Speech or Hearing
Major Organ Failure
Multiple Sclerosis (25%)
Paralysis or Dismemberment
Parkinson's Disease (25%)
Skin Cancer ($250)
Stroke
Sudden Cardiac Arrest
Transient Ischemic Attack (10%)

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

Chubb Makes It Easy

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.

No Age Penalty
Your rates will never change due to your increase in age.

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 are actively employed by Aliya Healthcare.

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.

Initial Eligibility

Employee
- Actively employed working at least 17.5 hours per week
- Ages 18 and older

Spouse
- Ages 18 and older
- Includes domestic and civil union partners

Dependent children/grandchildren
- Ages 0 through 26
- No student status required

Spouse & Child Benefits

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

Exclusions

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.

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

Chubb. Insured.℠

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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