

# HOSPITAL INDEMNITY

CHUBB®

WHEN HARDSHIPS COME ALONG, CHUBB IS HERE TO PROVIDE COVERAGE TO HELP YOU GET BACK ON TRACK

## BENEFITS AND FEATURES

### Hospital Admission - \$1,000 - Pays 2 times per year

This benefit is for a covered admission to a hospital or hospital sub-acute intensive care unit. Maximum Benefit Per Calendar Year: 2

### Hospital Admission ICU - \$1,000 - Pays 1 time per year

This benefit is for a covered admission to a hospital Intensive Care Unit. Maximum Benefit Per Calendar Year: 1

### Hospital Confinement - \$100 per day - This benefit is for a covered confinement to a hospital or hospital sub-acute intensive care unit Maximum Benefit Per Calendar Year: 30

This benefit is for a covered confinement to a hospital or hospital sub-acute intensive care unit Maximum Benefit Per Calendar Year: 30

**Hospital Confinement ICU - \$200 per day -** This benefit is for a covered confinement in a hospital Intensive Care Unit. Maximum Benefit Per Calendar Year: 30

The following conditions must be met:

- The hospital stay is a direct result, from no other causes, of injuries or illness sustained in a covered accident or sickness and lasts for at least 20 hours

The Maximum Benefit under this Plan is 30 days per covered person per Plan Year.

**Newborn Nursery - \$50 Per Day -** This benefit is payable for an insured newborn baby receiving newborn nursery care and who is not confined for treatment of a physical illness, infirmity, disease or injury.

Maximum Days Per Confinement:

- Normal Delivery: 2
- Caesarean Section: 4

**Observation Unit - \$100 -** This benefit is for treatment in a hospital observation unit for a period of less than 20 hours. Maximum Benefit Per Calendar Year: 30

**Wellness - \$100 per day -** Maximum Days Per Calendar Year: 1

**Easy to Qualify -** No health questions are asked or health exam required.

**No Pre-existing Conditions -** Benefits are paid regardless of pre-existing conditions (except for pregnancy and childbirth when conception occurred prior to the employee's effective date).

**No Benefit Coordination -** Chubb Hospital Cash benefits are paid regardless of any other coverage and insured may have.

**Spouse and Children Coverage Available -**

Extend Chubb Hospital Indemnity Plan coverage to eligible members of family.



## WE'VE GOT YOU COVERED

Chubb Hospital Indemnity Plan is designed to help you with the financial exposure of a hospitalization by providing benefits that can be used towards the out-of-pocket costs associated with hospital admission and confinement.

Chubb Hospital Cash plan pays cash benefits directly to you, regardless of other coverage you have.

## CLAIM EXAMPLE

### DIGESTIVE - 1 DAY HOSPITALIZATION

Claim Received: 8/27/2025

Claim Paid: 8/29/2025

BENEFIT PAID	BENEFIT AMT	TOTAL
Hospital Admission	\$1,000	\$1,000
Inpatient	\$100 per day	\$100

**TOTAL PAID: \$1,100**

## HOSPITAL INDEMNITY PLAN - MONTHLY RATES

ISSUE AGES	WITH \$1,000 LUMP SUM RIDER			
	EMPLOYEE	+ SPOUSE	+ CHILD(REN)	FAMILY
All Ages	\$19.27	\$39.38	\$35.71	\$54.26

## CHUBB RESOURCES



**CHUBB HOSPITAL INDEMNITY FLYER**  
[bit.ly/kt-chubb-hi](http://bit.ly/kt-chubb-hi)



## QUESTIONS? SUBMIT A CLAIM?

- **833-542-2013** or
- [chubbworkplacebenefits.com](http://chubbworkplacebenefits.com)

This is a supplement to health insurance and is not a substitute for Major Medical or other minimum essential coverage. Hospital indemnity coverage provides a benefit for covered loss; neither the product name nor benefits payable are intended to provide reimbursement for medical expenses incurred by a covered person or to result in any payment in excess of loss.

This document is a brief description of Form No. C82000 (or applicable state version). Refer to your certificate of insurance 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, Philadelphia, PA, a Chubb company. [www.chubbworkplacebenefits.com](http://www.chubbworkplacebenefits.com).

# ACCIDENT

GOOD THINGS IN LIFE HAPPEN EVERY DAY, AND UNFORTUNATELY, ACCIDENTS HAPPEN TOO. WHEN THEY DO, CHUBB CAN HELP PROTECT YOU.



You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too.

That's where Chubb Accident can help. Chubb Accident pays cash benefits directly to you or anyone you choose regardless of any other coverage you have. And Chubb Accident pays extra benefits for injuries resulting from participating in organized sports. Let Chubb Accident help take care of your bills so you can take care of yourself and your family.

### Sports Package Benefit

Your benefits increase 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports! Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefits to help pay those expenses.

### Rehabilitation Package Benefit

We pay cash benefits for Admission, Daily Confinement and Recovery! Whether you are released to a Rehabilitation Center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition.

### Wellness Benefit - \$50 per covered person/per year

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

## HOW IT WORKS

Chubb Accident helps pay for unexpected costs of accidental injury. If your child breaks a leg at soccer practice here's how benefits may stack up.

### The Sports Package increases the total benefit payment by \$760

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

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. C70701 (or applicable state version). Refer to your certificate of insurance 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, Philadelphia, PA, a Chubb company. [www.chubbworkplacebenefits.com](http://www.chubbworkplacebenefits.com).

Ambulance	\$300
ER Visit	\$200
X-Ray	\$40
Fracture	\$2,250
Crutches	\$100
Physical Therapy	\$50
Follow-up Visits	\$100
<b>SUBTOTAL</b>	<b>\$3,040</b>
<b>PLUS SPORTS PKG</b>	<b>\$760</b>
<b>TOTAL PAYMENT</b>	<b>\$3,800</b>

## FEATURES

### Date of Application Coverage

Coverage becomes effective as soon as your application is signed, you have authorized payment and the Initial Eligibility requirements are met.

### Guaranteed Issue

No medical history is required for coverage to be issued.

### Guaranteed Renewable

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

### Fully Portable

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

## SCHEDULE OF BENEFITS

The below offers a brief description of covered benefits. Refer to the Certificate of Insurance for details:

### Initial Care (\$25-\$1,000)

Includes Ambulance (Ground/Air), Emergency Room, Initial Doctor's Office Visit, Urgent Care, Emergency Dental.

### Hospital and Rehabilitation (\$50-\$1,000)

Includes Hospital, ICU and/or Rehabilitation Admissions, Hospital Confinement (per day, up to 365 days), ICU Confinement, (per day, up to 30 days), Rehabilitation Confinement (per day, up to 30 days), Recovery (per day, up to seven days).

### Follow-up Care & Treatment (\$20-\$2,500)

Includes Major Diagnostic Exam (CT, MRI, etc.), Organ Loss, Outpatient Surgery Facility, Physical Therapy (per visit, up to 6 visits), Prosthetics, Tendon, Ligament, or Rotator Cuff Surgery, Transportation (for treatment 100 miles or more away; per trip, up to three trips), X-ray.

### Injuries (\$200-\$10,000)

Includes Burns (Level 1, 2, 3), Skin Graft (25% of the burn benefit), Coma, Dislocations (open reduction, closed reduction), Eye, Fractures (open reduction, closed reduction), Herniated Disc, Knee Cartilage — Torn, Lacerations, Loss of Hands, Feet or Sight, Loss of Fingers or Toes.

### Additional Benefits (\$25 -\$25,000)

Includes First Accident benefit (once per policy), Accidental Death for Employee, Spouse & Child(ren), Catastrophic Accident for Employee, Spouse & Child(ren), Family Care (per day, up to 30 day for each child in a child care center, Sports Package Benefits Increases total benefit by 25% when accident is due to participation in organized sports (up to \$2,000 per person per year), wellness (per person, once per year; 90 day waiting period).

## CHUBB RESOURCES



### CHUBB ACCIDENT FLYER

[bit.ly/kt-chubb-acc](http://bit.ly/kt-chubb-acc)



## QUESTIONS? SUBMIT A CLAIM?

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- [chubbworkplacebenefits.com](http://chubbworkplacebenefits.com)

# CRITICAL ILLNESS

**CRITICAL ILLNESSES CHANGE LIFE IN AN INSTANT. LET CHUBB CRITICAL ILLNESS HELP PROTECT YOU FROM FINANCIAL HARDSHIP WHILE YOU RECOVER**

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 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.

## 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.

## COVERED STANDARD CONDITIONS

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

## COVERED CHILDHOOD CONDITIONS\*\*

Cerebral Palsy	Down Syndrome
Congenital Anomalies <sup>1</sup>	Muscular Dystrophy
Cystic Fibrosis	Type 1 Diabetes

\* Benefit payment is 25% of face amount.

\*\* Childhood Condition benefit is payable once per child.

<sup>1</sup> (such as Lung defects, Heart defects, Spina bifida, Cleft lip or palate, Limb malformations, Development disorders of the brain, Born with loss of sight)

## CHUBB RESOURCES



**CHUBB CRITICAL ILLNESS FLYER**  
[bit.ly/kt-chubb-ci](http://bit.ly/kt-chubb-ci)



## QUESTIONS? SUBMIT A CLAIM?

- **833-542-2013** or
- [chubbworkplacebenefits.com](http://chubbworkplacebenefits.com)

## 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.

## 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, Severe Burns, Stroke, Sudden Cardiac Arrest, or Transient Ischemic Attack and if 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, 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 EXAMPLE

### \$20,000 Face Amount

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

**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.

## FEATURES

### Competitive, Extensive Coverage

Powerful protection at a 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 at no additional cost.

### Portability

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

### No Coordination of Benefits

Payments are made in addition to any other insurance you may have.

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