Critical Illness Insurance

Add Supplemental Critical Illness Coverage to Your Health Insurance Plan

CHUBB® Benefits

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 cash benefits directly to you that you can use 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]

40%

of Americans will develop cancer during their lifetime.[2]

33%

of Americans have difficulty covering a $400 emergency medical expense.[3]

For eligible employees of

Gosiger Holdings, Inc.

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 may need extra protection that helps to close 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 debt, car payments, household necessities, and savings for college or retirement
- Recovery Costs–loss of family income, rehabilitation, and childcare or parent care

How Critical Illness Insurance Can Help

Chubb Critical Illness pays you cash benefits in a timely manner. Upon diagnosis of a covered condition, we send a lump sum check directly to you. You can use your cash benefits 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 after review we'll send you a check. It's that simple. You can use your cash benefits 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.

No Lifetime Maximum Benefit in Action (example)

$20,000 Face Amount	
Stroke Diagnosis	$ 20,000
Heart Attack Diagnosis	$ 20,000
Coronary Artery Obstruction	$ 5,000
Total Benefits:	**$ 45,000** **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.

Covered Conditions

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

Valuable Benefits

With Chubb Critical Illness, you get even more than a lump sum cash benefit. To help you avoid financial hardship and ease your recovery, you get these benefits too:

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.

Chubb Makes It Easy

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.

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 Gosiger Holdings, Inc..

Guaranteed 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.

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

Initial Eligibility

Employee
- Actively employed working at least 30 hours per week
- Ages 18 and older

Spouse
- Ages 18 and older

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

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; Committing or attempting to commit a felony or engaging in an illegal occupation or activity.

Spouse & Child Benefits

- Spouse coverage is 100% of the selected benefit Face Amount
- Children coverage is 100% of the selected benefit Face Amount

1. 2024 Heart Disease and Stroke Statistics Update Fact Sheet, At-a-Glance, American Heart Association
2. American Cancer Society, Cancer Facts and Figures, 2024
3. www.FederalReserve.gov, Report on the Economic Well-Being of U.S. Households in 2023, May 2024.

CHUBB® Benefits

www.chubb.com/cwb

This is a supplement to health insurance and is not a substitute for Major Medical or other minimum 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.

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.