



Critical Illness Coverage

## Critical Coverage for Critical Moments



### **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.

**Every  
40 Seconds**

Someone has a  
heart attack<sup>1</sup>

**\$10,000+**

Annual Out-of-pocket  
cost of 60% of  
patients for cancer  
treatment<sup>2</sup>

**60%**

Of Americans can't  
cover an unexpected  
\$1,000 expense.<sup>3</sup>

For Employees of





## 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 debt, car payments, household necessities, and savings for college or retirement
- Recovery Costs—loss of family income, rehabilitation, and childcare or parent care

## Would a Check for \$30,000 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.

### Recurrence Benefit

Once Chubb pays a Critical Illness benefit for 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 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.\*

### No Lifetime Maximum Benefit in Action (example)

\$30,000 Face Amount	
Stroke Diagnosis	\$30,000
Heart Attack Diagnosis (first)	\$30,000
Heart Attack Recurrence	\$30,000
Total Benefits	\$90,000
	No Maximum Benefit Amount

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.



## 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:

### 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.

### Wellness Benefit

Be proactive with preventive care. This benefit pays you \$50 for undergoing a covered health screening test.

### 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

#### Enhanced Breast Cancer Benefit

If you’re diagnosed with breast cancer, including carcinoma in situ, this benefit will pay you the full face amount.

### Covered Conditions

Alzheimer's Disease	25%
Benign Brain Tumor	100%
Cancer	100%
Carcinoma in Situ	25%
Coma	100%
Coronary Artery Obstruction	25%
End Stage Renal Failure	100%
Heart Attack	100%
Loss of Sight, Speech or Hearing	100%
Major Organ Failure	100%
Paralysis or Dismemberment	100%
Parkinson's Disease	25%
Skin Cancer	\$250
Stroke	100%
Sudden Cardiac Arrest	100%
Transient Ischemic Attack	10%

### Childhood Conditions\* (100%)

Autism Spectrum Disorder

Cerebral Palsy

Congenital Anomalies:

(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

Type 1 Diabetes

\* Childhood Condition benefit is payable once per child.

## Wellness Benefit

With a focus on health and wellness, Chubb promotes the value of preventive care including a variety of health screening tests. The Wellness Benefit is paid once per year for each covered person who undergoes one or more of the following screenings or tests.

- Blood test for Triglycerides
- Bone Marrow aspiration or biopsy
- CA 15-3 (blood test for breast cancer)
- CA-125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (carcinoembryonic antigen - blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Doppler screening for carotids
- Doppler screening for peripheral vascular disease
- Echocardiogram
- Endoscopy
- Fasting blood glucose test
- Fasting plasma glucose (FPG)
- Hemoglobin A1C (HbA1c)

- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Human Papillomavirus (HPV) Testing
- Lipid Panel
- Mammography
- Pap Smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- Thin prep pap test
- Two-hour post-load plasma glucose
- Virtual colonoscopy
- Whole body skin cancer screening

## Chubb Makes It Easy

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### 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.

### 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 Hy-Vee, 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.

### Waiver of Premium

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

## Initial Eligibility

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### Employee

- Actively employed working at least 15 hours per week
- Ages 19 and older

### Spouse

- Ages 19 and older

### Dependent children/dependent grandchildren

- Ages 0 through 26
- No student status required

## Exclusions

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No benefits will be paid for losses caused by, contributed to, or resulting from a Covered Person's: Injuring oneself intentionally or committing or attempting to commit suicide, whether sane or insane; Committing or attempting to commit a felony or engaging in an illegal occupation or activity.

## Spouse & Child Benefits

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- Spouse coverage is 50% of the selected benefit Face Amount
- Children coverage is 50% of the selected benefit Face Amount
- No additional cost for covered children

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.<sup>SM</sup>**

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.

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.

## Critical Illness - Attained Age Weekly Premiums

**\$10,000  
Benefit Amount**

Ages	Non-Tobacco	
	Employee or Employee + Child	Employee + Spouse or Family
19-29	\$0.73	\$1.16
30-39	\$1.23	\$1.96
40-49	\$2.13	\$3.36
50-59	\$3.73	\$5.76
60+	\$6.03	\$9.16

Tobacco	
Employee or Employee + Child	Employee + Spouse or Family
\$1.03	\$1.66
\$1.83	\$2.86
\$3.73	\$5.76
\$6.23	\$9.56
\$10.33	\$15.56

**\$20,000  
Benefit Amount**

Ages	Non-Tobacco	
	Employee or Employee + Child	Employee + Spouse or Family
19-29	\$1.23	\$1.86
30-39	\$2.23	\$3.46
40-49	\$4.03	\$6.26
50-59	\$7.23	\$11.06
60+	\$11.83	\$17.86

Tobacco	
Employee or Employee + Child	Employee + Spouse or Family
\$1.83	\$2.86
\$3.43	\$5.26
\$7.23	\$11.06
\$12.23	\$18.66
\$20.43	\$30.66

**\$30,000  
Benefit Amount**

Ages	Non-Tobacco	
	Employee or Employee + Child	Employee + Spouse or Family
19-29	\$1.73	\$2.56
30-39	\$3.23	\$4.96
40-49	\$5.93	\$9.16
50-59	\$10.73	\$16.36
60+	\$17.63	\$26.56

Tobacco	
Employee or Employee + Child	Employee + Spouse or Family
\$2.63	\$4.06
\$5.03	\$7.66
\$10.73	\$16.36
\$18.23	\$27.76
\$30.53	\$45.76