

FOR CITY OF CHICAGO
EMPLOYEES



Keep Moving, Chicago

The insurance partner for the
people who keep our city running

Combined Insurance/Chubb Workplace Benefits

Meet with
an Onsite Counselor

Enroll online at
chubb.benselect.com/COC

Call us at
1-888-870-3382





Here's to Our City's Employees

You keep Chicago moving. So we give you access to supplemental insurance that keeps you moving through unexpected accidents, illnesses, or hospital stays.

Whatever the unexpected throws your way, our products help you manage it.

Combined Insurance is a Chubb company. Backed by a business that holds \$200 billion in assets and \$46.7 billion in gross premiums, we've worked together to consistently deliver the gold standard in protection for our policy holders.

Accident Insurance



Medical insurance won't always cover the additional expenses that arise from accidents.

That's where Chubb's Accident Insurance steps up, paying cash benefits for covered off-the-job accidental injuries.

Exclusions and limitations apply.

Critical Illness Insurance



If a heart attack, stroke or cancer strikes, the last thing you want to worry about is money.

Critical Illness Insurance can help alleviate some of that burden by paying cash for your daily expenses — helping you focus on your recovery.

Exclusions and limitations apply.

Hospital Cash Insurance



Even a short hospital stay can carry heavy financial consequences.

With Hospital Cash Insurance, you can receive up to \$6,900 in cash benefits to cover some of the additional costs associated with hospital and/or rehabilitation unit admission/confinement.

Exclusions and limitations apply.

Give yourself — and your loved ones — greater peace of mind with supplemental insurance. Read on to learn more →



Exclusions and limitations apply. See the Certificates of Insurance for complete details.

The Accident and Critical Illness products are underwritten by Combined Insurance Company of America (Chicago, IL). Hospital Cash insurance is underwritten by ACE Property and Casualty Insurance Company. Both companies are subsidiaries of Chubb Ltd.

Not Sure What You Need? Take The Assessment



As you answer the questions below, think about how you would be able to cover costs if you couldn't work due to injury, illness, hospitalization, or had a critical health condition.

If potential gaps in your existing insurance coverage emerge, you'll be able to determine the supplemental insurance plan right for your needs.

	YES	NO
Protection for Unexpected Medical Expenses		
I'll need money available to help with expenses if I'm hospitalized, need care in an emergency room or have outpatient surgery due to an accident.	<input type="checkbox"/>	<input type="checkbox"/>
I'll need funds available to help offset treatment or rehabilitation due to an accidental injury.	<input type="checkbox"/>	<input type="checkbox"/>
Protection for Critical Illnesses		
If I develop a critical condition such as a heart attack, stroke, or kidney failure, I'd like to have funds to help pay for additional non-medical expenses.	<input type="checkbox"/>	<input type="checkbox"/>
I'm particularly concerned about having funds available if I'm diagnosed with cancer.	<input type="checkbox"/>	<input type="checkbox"/>
Protection for My Family's Savings		
I'll need money available to help with paying expenses if I'm hospitalized.	<input type="checkbox"/>	<input type="checkbox"/>

Answered "YES" to any of the above questions? Our coverage may be right for you. Get in touch with a Combined Insurance Benefits Specialist today to find out more.



Accident Insurance



Injuries Happen. And When They Do, Our Accident Insurance Steps Up.

You do everything you can to stay active and healthy. But no matter what you do in this fast-paced city, there's always a risk of accident.

An injury that hurts an arm or a leg can hurt your finances, too. That's where Accident Insurance from Chubb can help. Our coverage:

- Pays cash benefits directly to you or anyone you choose, regardless of any other coverage you have
- Pays up to an additional \$1,000 for injuries arising from participation in organized sports

Let Accident Insurance from Chubb help take care of your bills. Ensuring that you can keep moving when the unexpected gets in the way.

5%

Roughly 5% of falls result in a fracture¹

1

 MILLION

Exercise equipment and biking resulted in over one million accidents in 2021²

46.8

 MILLION³

Medically consulted injuries in homes and communities in 2020: 46.8 million³



¹Slip & Fall Quick Facts, National Floor Safety Institute
²Facts + Statistics: Sports Injuries, Insurance Information Institute
³Home and Community Overview, National Safety Council



Schedule of Benefits

(Non-Occupational Coverage)

Platinum Plan

Initial Care	
Ambulance	
Ground	\$200
Air	\$2,000
Emergency Room	\$150
Initial Doctor's Office Visit	\$75
Urgent Care	\$75
Emergency Dental	
Crown	\$300
Extraction	\$75
Hospital and Rehabilitation	
Hospital Admission	\$1,250
ICU Admission	\$2,500
Rehabilitation Admission	\$1,250
Hospital Confinement (per day, up to 365 days)	\$200
ICU Confinement (per day, up to 30 days)	\$400
Rehabilitation Confinement (per day, up to 30 days)	\$120
Recovery (per day, up to seven days)	\$75
Follow-Up Care & Treatment	
Abdominal or Thoracic Surgery	\$1,500
Appliances	\$100
Blood, Plasma, Platelets	\$300
Chiropractic Care (per visit, up to three visits)	\$35
Concussion	\$100
Follow-Up Treatment (per visit, up to three visits)	\$25
Lodging (for treatment 100 miles or more away, per night, up to 30 nights)	\$125
Major Diagnostic Exam (CT, MRI, etc.)	\$150
Organ Loss	\$2,500
Outpatient Surgery Facility	\$35
Physical Therapy (per visit, up to 10 visits)	\$25
Prosthetics	\$2,000
Tendon, Ligament, Rotator Cuff Surgery	\$500
Transportation (for treatment and confinement in a hospital 100 miles or more away, per trip, up to three trips)	\$500
X-Ray	\$30

Injuries	
Burns (2nd/3rd degree)	\$1000-\$10,000
Skin Graft	25% of the burn benefit
Coma	\$10,000
Dislocations	
Open reduction, up to	\$5,148
Closed reduction, up to	\$2,574
Eye	\$250
Fractures	
Open reduction, up to	\$7,020
Closed reduction, up to	\$3,510
Herniated Disc Surgery	\$500
Knee Cartilage (torn) Surgery	\$500
Lacerations	\$30-\$400
Loss of Hands, Feet or Sight, up to	\$14,000
Loss of Fingers or Toes, up to	\$1,500
Additional Benefits	
First Accident (once per policy)	\$100
Accidental Death	
Employee and/or Spouse	\$25,000
Common Carrier (E & S)	\$100,000
Child	\$5,000
Catastrophic Accident	
Prior to Age 70	
Employee and/or Spouse	\$25,000
Child	\$12,500
On or after Age 70	50%
Paralysis	
Prior to Age 70	
Employee and/or Spouse	\$25,000
Child	\$12,500
On or after Age 70	50%
Family Care (for each child in a child care center, per day, up to 30 days)	\$35
Sports Package Benefits are 25% higher when accident is due to participating in organized sports. Up to \$1,000 per person per year, in addition to the other benefits of the policy.	
Wellness (per person, once per year, 90-day waiting period from application date)	\$50

Benefits are paid once per accident unless otherwise noted.



Additional Details

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 canceled as long as your premiums are paid as due.

Fully Portable

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

Initial Eligibility

Employee

- Actively employed, working at least 17.5 hours per week
- Ages 18 and up

Spouse

- Ages 18 and up

Dependent children

- Ages 0 through age 26
- No student status required
- Coverage will continue for incapacitated dependent children regardless of age
- Grandchildren ages 0 through age 26*
- Military veteran dependents under the age of 30**

Accident Insurance Semi-Monthly Premium

	PLATINUM PLAN
Employee	\$5.84
Employee + Spouse	\$10.70
Employee + Child(ren)	\$12.26
Family	\$17.12

Exclusions & Limitations

This is Accident-Only Insurance.

No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person.

No benefits will be payable for sickness or infection including physical or mental conditions not caused solely by or as a direct result of a Covered Accident.

No benefits will be paid for an injury that is caused by, or occurs as a result of a Covered Person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction in which the accident occurred);
- Participating in an illegal occupation or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;

- Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;

- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto; or

- Participation in any contest using any type of motorized vehicle;

- No benefits will be paid for an injury incurred while working for pay or profit.

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 Certificate Form No. C14059R-IL. Benefits, rates, exclusions and limitations may vary by state. Refer to your certificate of insurance for specific details.

*Grandchildren must be dependents

**Military veteran dependent must be unmarried and a resident of Illinois under age 30

Underwritten by Combined Insurance Company of America, Chicago, Illinois.



Critical Illness Insurance



Critical Illness Insurance Allows You to Focus on Recovery.

Hoping for the best works well — until it doesn't. An estimated 39.5% of us will develop some form of cancer in our lifetimes⁴ (not to mention other critical illnesses), and the physical and financial consequences can take a serious toll.

Critical Illness Insurance can help you keep moving through day-to-day expenses should a serious illness such as stroke, heart attack or cancer strike.

You're free to spend your cash benefits however you choose — whether on out-of-pocket medical expenses or other necessities (groceries, utility bills, rent/mortgage, childcare, etc.).

1.9

MILLION

1.9 million new cancer cases are expected to be diagnosed in 2022¹

40

SECONDS

Every 40 seconds, someone in the U.S. has a stroke²

5.6

BILLION DOLLARS

U.S. patients paid \$5.6 billion out of pocket for cancer treatments in 2018³

¹Cancer Facts & Figures 2022, American Cancer Society

²Stroke Facts, Center for Disease Control and Prevention

³The Costs of Cancer, 2020 Edition, Cancer Action Network

⁴Cancer Statistics, National Cancer Institute





Critical Illness Insurance gives you peace of mind so you can focus on getting well.

If you get sick, the last thing you want to worry about is money. Let Critical Illness Insurance help protect you from financial hardship while you recover.

Here's How It Works

When you're diagnosed with a covered condition[†], submit your claim and we'll quickly send you a check. It's that simple. You can use your money however you choose.

Triple Benefit

If you get sick again with another covered condition, you're still covered. With Triple Benefit, you can receive up to three times the Face Amount for each person you choose to cover. That means if you choose a \$20,000 Face Amount you can receive as much as \$60,000 in cash.

Triple Benefit in Action

\$20,000 Face Amount
x3 = **\$60,000 Total Maximum Benefit**

Heart Attack Diagnosis	\$20,000
Stroke Diagnosis	\$20,000
Coma	\$20,000
Total Benefit	\$60,000

The Critical Illness Benefit can be paid once per covered condition up to the Maximum Benefit Amount. Covered conditions must be diagnosed at least six months apart.

Recurrence Benefit

If we have paid a critical illness benefit for Benign Brain Tumor, Cancer, Coma, Heart Attack or Stroke, and there is a recurrence, you can receive 100% of your Face Amount, as long as you were back to work and treatment-free for at least six months. The Recurrence Benefit can be paid up to two times.

Standard Conditions

- Alzheimer's Disease
- Benign Brain Tumor
- Cancer
- Carcinoma In Situ*
- Coma
- Coronary Artery Obstruction*
- End Stage Renal Failure
- Heart Attack
- Major Organ Failure
- Multiple Sclerosis
- Parkinson's Disease
- Skin Cancer (\$250)
- Stroke

*Benefit payment is 25% of face amount

Additional Benefits

With Critical Illness Insurance, 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:

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 \$500 each month if you miss five or more days of work, for up to six months.

[†] Covered condition must be diagnosed after the Certificate Effective Date.

Wellness Benefit – Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$50 after you go for an annual health screening test (after coverage is in force for 30 days).

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



How Does Critical Illness Insurance Help?

It's smart to be on the go and stay active and healthy. Sometimes, however, critical illnesses still occur. If they do, it's good to know **Chubb Workplace Benefits** has you covered.

Features

No Age Penalty

Your rates will never change due to your age.

Full Portability

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

Kids Are No Additional Cost

Your children (and dependent grandchildren) through age 26 are covered automatically. Benefits paid are 50% of the Face Amount for any of the Standard Conditions.

Spouse Coverage

You can also insure your spouse for added family protection. Benefits paid are 50% of the Face Amount for any of the Standard Conditions.

Guaranteed Renewable

Your coverage cannot be canceled as long as premiums are paid as due.

No Benefit Reduction

Benefits never decrease due to age.

Convenient Payroll Deduction

No bills to watch for or checks to mail. Premiums are paid automatically.

No Coordination of Benefits

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

Benefits Paid Based on Diagnosis

You are not required to be hospitalized or get treatment to receive benefits.

Exclusions

No benefits will be paid for losses resulting from any intentionally self-inflicted injury.

Initial Eligibility

- **Active employees** ages 18 and up, working at least 17.5 hours per week
- **Spouses** ages 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.
- **Children** ages 0 through 26, no student status required
- **Dependent** grandchildren ages 0 through 26

Underwritten by Combined Insurance Company of America, Chicago, Illinois.

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. C16670. Refer to your certificate of insurance for specific details about benefits, exclusions and limitations that may vary by state.



Semi-Monthly Deductions

\$10,000 Benefit Amount (\$)

Issue Age	Employee Only NS	Employee Only SM	Employee & Spouse NS	Employee & Spouse SM	Employee & Child NS	Employee & Child SM	Family NS	Family SM
18-25	4.44	6.20	6.27	8.61	4.44	6.20	6.27	8.61
26-30	4.76	6.77	6.74	9.46	4.76	6.77	6.74	9.46
31-35	5.68	8.44	8.13	11.96	5.68	8.44	8.13	11.96
36-40	7.41	11.56	10.72	16.64	7.41	11.56	10.72	16.64
41-45	9.28	15.06	13.52	21.90	9.28	15.06	13.52	21.90
46-50	12.68	21.44	18.63	31.46	12.68	21.44	18.63	31.46
51-55	16.11	28.19	23.77	41.60	16.11	28.19	23.77	41.60
56-60	22.89	40.66	33.95	60.30	22.89	40.66	33.95	60.30
61-65	31.98	57.57	47.57	85.66	31.98	57.57	47.57	85.66
66-69	41.59	76.82	61.99	114.53	41.59	76.82	61.99	114.53
70+	53.89	101.40	80.44	151.40	53.89	101.40	80.44	151.40

\$20,000 Benefit Amount (\$)

Issue Age	Employee Only NS	Employee Only SM	Employee & Spouse NS	Employee & Spouse SM	Employee & Child NS	Employee & Child SM	Family NS	Family SM
19-25	6.67	9.57	9.54	13.59	6.67	9.57	9.54	13.59
26-30	7.30	10.71	10.47	15.29	7.30	10.71	10.47	15.29
31-35	9.15	14.04	13.25	20.29	9.15	14.04	13.25	20.29
36-40	12.60	20.29	18.43	29.65	12.60	20.29	18.43	29.65
41-45	16.34	27.29	24.04	40.17	16.34	27.29	24.04	40.17
46-50	23.15	40.04	34.25	59.28	23.15	40.04	34.25	59.28
51-55	30.01	53.55	44.53	79.56	30.01	53.55	44.53	79.56
56-60	43.57	78.49	64.89	116.97	43.57	78.49	64.89	116.97
61-65	61.74	112.31	92.13	167.69	61.74	112.31	92.13	167.69
66-69	80.97	150.80	120.98	225.43	80.97	150.80	120.98	225.43
70+	105.57	199.96	157.87	299.17	105.57	199.96	157.87	299.17

\$30,000 Benefit Amount (\$)

Issue Age	Employee Only NS	Employee Only SM	Employee & Spouse NS	Employee & Spouse SM	Employee & Child NS	Employee & Child SM	Family NS	Family SM
18-25	8.90	12.94	12.81	18.56	8.90	12.94	12.81	18.56
26-30	9.84	14.65	14.21	21.11	9.84	14.65	14.21	21.11
31-35	12.62	19.65	18.37	28.62	12.62	19.65	18.37	28.62
36-40	17.79	29.01	26.14	42.66	17.79	29.01	26.14	42.66
41-45	23.40	39.52	34.56	58.44	23.40	39.52	34.56	58.44
46-50	33.62	58.64	49.87	87.10	33.62	58.64	49.87	87.10
51-55	43.90	78.91	65.29	117.52	43.90	78.91	65.29	117.52
56-60	64.25	116.32	95.83	173.64	64.25	116.32	95.83	173.64
61-65	91.50	167.05	136.69	249.72	91.50	167.05	136.69	249.72
66-69	120.35	224.79	179.97	336.32	120.35	224.79	179.97	336.32
70+	157.24	298.52	235.31	446.94	157.24	298.52	235.31	446.94

This is a supplement to health insurance and is not a substitute for Major Medical, or other minimal essential, coverage.



Hospital Cash Insurance



Hospital Cash Insurance for Accident & Sickness.

Should you need to stay in the hospital, Hospital Cash Insurance is by your side, covering up to \$6,900 of your costs – whether they're related to admission, confinement or everyday expenses.

- *No exclusions for pre-existing conditions*
- *Benefits are paid regardless of other coverages*
- *Coverage can be extended to spouse and children*

Includes:

- *A First Hospitalization benefit, which pays \$100 for your first hospitalization when eligible for benefit*
- *Rehabilitation Admission & Confinement benefits, paying \$400 for admission to a rehabilitation unit as inpatient and \$100 per day (for days 1-30) for confinement in a rehabilitation unit*





About This Coverage

Features

Easy to Qualify

No health questions are asked or health exam required.

Minimize Financial Exposure

Provides up to \$6,900 to help pay for hospitalization and rehabilitation.

No Pre-Existing Condition Exclusions

Benefits are paid regardless of pre-existing conditions (no coverage for pregnancy and childbirth when conception occurred prior to the employee's effective date).

No Benefit Coordination

Hospital Cash Insurance benefits are paid regardless of any other medical coverage the employee may have.

Spouse and Children Coverage Available

Hospital Cash Insurance extends coverage to family members.

Competitive Rates

Semi-Monthly Premium	Plan 1
Employee	\$6.03
Employee + Spouse	\$13.36
Employee + Children	\$11.39
Family	\$18.33

Premiums are paid through payroll deduction.

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

Benefits

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

First Hospitalization Benefit

\$100 is payable for the first hospital confinement incurred with this coverage. Limited to one benefit payment per Certificate.

Hospital Admission Benefit

\$400 is payable for admission to a Hospital or Hospital Sub-acute Intensive Care Unit. Limited to one admission per calendar year.

Hospital Confinement Benefit

\$100 per day is payable for a Hospital or Hospital Sub-acute Intensive Care Unit confinement. Benefits begin with day 1 of confinement and limited to 30 days per calendar year.

Rehabilitation Unit Admission Benefit

Pays \$400 for admission to a rehabilitation unit immediately following a hospital confinement. We will not pay this benefit for outpatient treatment or for a stay of less than 20 hours. Benefit is payable once per calendar year.

Rehabilitation Unit Confinement Benefit

Pays \$100 per day for confinement in a rehabilitation unit immediately following a hospital confinement. Benefits begin with day 1 of confinement and limited to 30 days per calendar year.



Additional Details

Exclusions

We will not pay for any Covered Accident or Covered Sickness that is caused by, or occurs as a result of, a Covered Person's:

- Committing or attempting to commit suicide or intentionally injuring himself or herself
- Being exposed to war or any act of war, declared or undeclared, serving in any of the armed forces or units auxiliary thereto
- Participating in an illegal occupation or attempting to commit or actually committing a felony ("illegal occupation" and "felony" is as defined by the law of the jurisdiction in which the activity takes place)
- Injury while sky diving, hang gliding, parachuting, bungee jumping, parasailing, or scuba diving

- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury or Sickness, or is related to or results from a congenital disease or anomaly of a covered Dependent Child; and congenital defects in newborns
- Services related to sterilization, reversal of a vasectomy or tubal ligation; in vitro fertilization and diagnostic treatment of infertility or other problems related to the inability to conceive a child, unless such infertility is a result of a covered Injury or Sickness

No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person.

Limitation

During the first 10 months of the Certificate Effective Date, benefits are not payable for a hospital admission or confinement resulting from a pregnancy or childbirth.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit us from providing insurance, including, but not limited to, the payment of claims

This policy provides limited benefits on a fixed indemnity basis. It does not constitute comprehensive health insurance coverage (often referred to as "major medical coverage") and does not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to <http://www.HealthCare.gov>.

This information is a brief description of the important benefits and features of the insurance plan. It is not an insurance contract. Hospital Cash Insurance is underwritten by ACE Property and Casualty Insurance Company. Coverage may not be available in all states or certain terms may be different where required by state law. Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE: CB). Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

Convenient Claims Filing and Processing

Chubb makes life easier
when you need it most.



Convenient Claim Submission

Accident, Critical Illness and Hospital Cash Insurance Claims

To meet policyholder needs, Chubb Workplace Benefits provides three options for filing an insurance claim.

Via the Web

Our online self-service portal is a fast, convenient and secure way to file a claim at any time. The easy step-by-step process ensures your claim is properly completed and filed so it can be processed quickly.

chubb.com/WorkplaceBenefitsClaims

Via Phone

If you would rather talk than type, just pick up your phone. A customer service specialist can help you file your claim and answer any claims-related questions you may have.

Phone: 1-833-542-2013
(M-F 7:30 AM – 6:00 PM CST)

Via Email

cwbclaimsteam@chubb.com

Via Paper

After requesting forms be mailed to you or by downloading them from our website, you can file a claim by mailing or faxing the completed paper claim forms to:

**Chubb Workplace Benefits, Claim Department,
PO Box 6803, Scranton, PA 18505-6803**

Fax: (312)-351-7120

Regardless of the way in which the Hospital Cash claim is submitted, benefits will always be paid directly to the insured/Employee. Each family is allowed two (2) claims per year via Telephonic or Online, any additional claims will need to be submitted via paper.

Convenient Claims Filing and Processing (Cont.)

Chubb makes life easier when you need it most.



Claim FAQs

Q. What is needed to file a claim?

A. Claims require basic information like your name, address, telephone number, policy number and a brief description of your loss. Additional documents vary according to policy coverage and the extent of your loss. If we need more information, we'll request it in writing.

Q. What is the quickest way to get Chubb the information they need?

A. Use our online Policyholder Center or fax to 312-351-7120. In some cases, we can process your claim with the initial information you provide.

Q. How do I know if something is (or isn't) covered by my policy?

A. Call 833-542-2013. Our representatives will assist you.

Q. What if I don't have information requested by the online claim system or paper claim form?

A. A complete claim submission is helpful. If you don't have answers to all items online or on the form, submit your claim with information you do have. You can provide additional documents online or by mail at a later date.

Q. What if I have multiple policies with Chubb Workplace Benefits?

A. File a claim with the policy that relates to the primary cause of loss. We will issue benefits under multiple policies, if applicable.

Q. How long does it take to receive payment on my claim?

A. We strive to process claims within five business days upon receipt of complete proof of loss. If claims require additional information or further review, we will provide regular status updates throughout the process.

Q. What happens if my claim is denied?

A. If, for any reason, your claim is denied, you will receive a letter describing our decision. If you think you have additional information to verify that the loss was within the policy requirements, we would be happy to review it and reconsider the claim.

For more information, please visit the Policyholder Center at chubb.com/WorkplaceBenefitsClaims.

Made for Chicagoans, by Chicagoans.

Team up with Chubb Workplace Benefits to get top-tier voluntary benefits — giving you the peace of mind to keep moving, with less worry.



Combined Insurance/ Chubb Workplace Benefits

Meet with
an Onsite Counselor

Enroll online at
chubb.benselect.com/COC

Call us at
1-888-870-3382



chubb.com/cityofchicago

Let's talk. Book your appointment
by scanning the QR code to the right.

