COMBINED™
A Chubb Company

CRITICAL ILLNESS INSURANCE

If You Had a Heart Attack Tomorrow, What Would You Worry About?

Paying Your Bills? Taking Care of Your Family? Getting Better?

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. Critical Illness Insurance pays cash benefits directly to you that can be used to help with your bills, your mortgage, your rent, your childcare—you name it—so you can focus on recovery.

ENHANCED PLUS

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CRITICAL ILLNESS INSURANCE

No One Plans on Getting Sick… But Just in Case, We've Got You Covered

Critical illnesses, such as heart attack, cancer, and stroke, happen every day. They can have serious consequences, both physical and financial. To maintain your lifestyle and help you recover, you may need some financial help.

Approximately every 39 seconds, an American will have a heart attack.[1]

Over 80% of patients have had to make financial sacrifices to cover their health care expenses.[2]

Are Your Savings Enough to Pay Your Bills?

While you're being treated for a critical illness, your income could be affected for 3 to 6 months. Most families do not have enough savings to keep up with:

- Rent or Mortgage Payments
- Car Payments
- Credit Card Debt
- Childcare
- Savings for College and Retirement
- Household Expenses

Critical Illnesses Are Expensive

Simply put, critical illnesses cost money. Even with medical insurance, out-of-pocket expenses like these can pile up quickly:

- Medical Deductibles and Co-Pays
- Out-of-Network Specialists
- Prescriptions
- Rehabilitation
- Nursing Care
- Medical Travel

How Critical Illness Insurance Can Help

Critical Illness Insurance pays a lump sum check directly to you upon diagnosis. 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.

Wouldn't your recovery be easier if you didn't have to worry about money? Critical Illness Insurance can help!

How Much Would You Need?

EXPENSES	AMOUNT	
Mortgage/Rent	$	
Car Payments/Repairs/Gas	$	
Credit Card Payment	$	
Groceries/Household Expenses	$	
Kids – Childcare/Activities	$	
Other	$	
Dollars of Protection You Need Per Month for Recovery	**$**	
	$ (x3)	$ (x6)
Plus Medical Out-of-Pocket	$	$
You Need	**$**	**$**

Expenses to Consider

Basic Necessities
- Mortgage/Rent
- Groceries
- Utilities
- Childcare
- Tuition Payments
- Car Payments

Medical Expenses
- Deductibles
- Coinsurance
- Prescriptions
- Experimental Treatment
- Medical Travel

Savings Plans
- College
- Retirement

Activities for Kids
- Pre-school
- Camp
- Dance Lessons
- Band
- Gymnastics
- Soccer

Loss of Income

Parent Care

[1] 2021 Heart Disease and Stroke Statistics Update Fact Sheet, At-a-Glance, American Heart Association.
[2] American Cancer Society Cancer Action Network. Survey: Majority of Cancer Patients Struggle to Afford Cancer Care. 2021.

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Flexible and Competitive

Critical Illness Insurance can help give you peace of mind so you can focus on getting well. Critical illnesses change life in an instant. If you get sick, the last thing you want to worry about is money. Let Critical Illness Insurance help while you recover.

Here's How It Works

When you are diagnosed with a covered condition[1], submit your claim and we'll send you a check. It's that simple. You can use your money however you choose.

Benefit Face Amount Available: $5,000 to $100,000

Triple Benefit

If you get sick again with another covered condition, you're still covered. With Triple Benefit, you can receive up to 3 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[2].

Triple Benefit in Action

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

ENHANCED PLUS	
Heart Attack Diagnosis	$20,000
Stroke Diagnosis	$20,000
Stroke Recurrence	$5,000
Remaining Coverage	**$15,000**

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.

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 up to 25% of your Face Amount, as long as you were back to work and treatment-free for at least 6 months. The Recurrence Benefit can be paid up to 2 times.

Standard Conditions

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

Childhood Conditions**

Cerebral Palsy
Congenital Birth Defects
- 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's Syndrome
Muscular Dystrophy
Type 1 Diabetes

* Benefit payment is 25% of face amount.
** Benefit is payable once per covered child.

Additional Benefits

With Critical Illness Insurance, you get even more than a substantial lump sum cash benefit. In addition, to help protect you, the following benefit is also included:

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 5 or more days of work, for up to 6 months.

Hospital Re-Admission Benefit

Beginning six months after your diagnosis, each time you are admitted to the hospital for the same critical condition, this Hospital Benefit pays you an additional $1,500, up to 2 times per year.

Advocacy Benefits

Personal and confidential assistance from professionals

Best Doctors®
- Physician Referrals
- Ask the Expert Hotline
- Expert Roundtable for Diagnosis and Treatment Advice

Health Champion Resources
- Help understanding your insurance, and review of provider bills and charges
- Financial Advice
- Medical Travel Assistance

Childhood Conditions

Dealing with a childhood illness can be overwhelming. To make like a little easier, your CI Insurance includes coverage for both standard critical illnesses and childhood conditions.

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).

[1] Covered condition must be diagnosed after the Policy or Certificate Effective Date.

[2] 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.

* Not available in DC, MN.

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CRITICAL ILLNESS INSURANCE

How Does Critical Illness Insurance Help?

Chances are good that you will survive a critical illness. Will your financial wellbeing survive as well? You do everything you can to stay active and healthy, but critical illnesses happen every day, and when they do, it's good to know we've got you covered.

Features

Extensive Coverage
Powerful protection at a price to fit your budget.

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.

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

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

Guaranteed Renewable
Your coverage cannot be cancelled 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.

HSA Compatible
Owning this coverage does not disqualify you from having a Health Savings Account.

Benefits Paid Based on Diagnosis
You are not required to be hospitalized or get treatment to receive benefits.

Benefit Summary

Name:

My Face Amount $

☐ Spouse/Civil Union or Domestic Partner (50% of my Face Amount)

☐ Child(ren) (25% of my Face Amount)

Payroll Deduction $

Initial Eligibility

- Active employees age 18 and up, working at least 17.5 hours per week.
- Spouses age 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.

Facts

About 4 out of 10 people in the U.S. will contract cancer during their lifetime.[1]

Heart attacks and heart disease are 2 of the 10 most expensive conditions treated in U.S. hospitals.[2]

[1] American Cancer Society, Cancer Facts & Figures, 2020.

[2] 2021 Heart Disease and Stroke Statistics Update Fact Sheet, At-a-Glance, American Heart Association.

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

If a covered individual is a Medicaid recipient, benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

This document is a brief description of Form Nos. C16670 and 16648 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations that may vary by state.

Underwritten by Combined Insurance Company of America.

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

Limitations
A pre-existing condition is not covered unless the date of diagnosis for such condition is at least 12 months after the effective date. A pre-existing condition is a condition for which a covered person received medical advice or treatment within the 12 months preceding the effective date.

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Combined Insurance Company of America, Chicago, Illinois