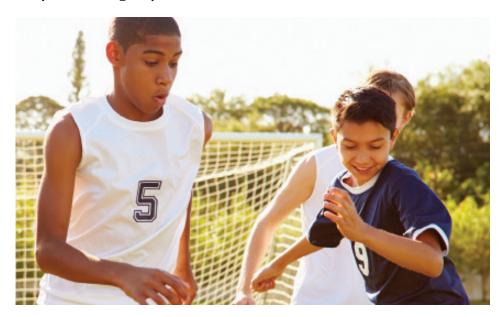
CHUBB

Add Accident Insurance coverage—to your employee benefits



Cash benefits paid in addition to any other coverage you have

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 insurance can help.

Chubb Accident insurance pays cash benefits directly to you or anyone you choose regardless of any other coverage you have. Benefits are designed to cover health plan gaps for out-of-pocket expenses like deductibles, copays, and coinsurance. Let Chubb Accident insurance help take care of your bills so you can take care of yourself and your family.

Every minute, about 120 people in the U.S. suffer an injury requiring medical attention.1

Average annual deductibles increased 78% for workers from 2013 to 2023.²

About 1 in 5 people sought medical attention for an injury.¹

For employees of



Good things in life happen every day, and unfortunately, accidents happen too. When they do, we can help protect you.

When you need it most

Chubb Accident insurance provides coverage if you are accidentally injured and need treatment, whether you go to a physician's office, urgent care center or the emergency room. There are no restrictions on how the money can be used.

Accident Insurance benefits include

First Accident

Pays you \$100 soon after you report your first claim for covered benefits. If you get injured, we can begin processing your claim as soon as your completed claim information is submitted.

Sports Package

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

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.

Chubb makes it easy

You receive personalized benefits at group rates with convenient payroll deduction. The simple application process with no medical questions allows your coverage to start quicker and is continuous. Complements all health plans, including high deductible coverage and is HSA compatible.

How Accident Insurance benefits work

Chubb Accident insurance 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 \$366.

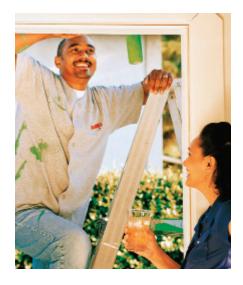
First Accident	\$ 100
Ambulance	\$ 120
ER Visit	\$ 75
X-Ray	\$ 20
Fracture	\$ 750
Crutches	\$ 75
Physical Therapy	\$ 250
Follow-up Visits	\$ 75
Subtotal	\$ 1,465
PLUS Sports Package	\$ 366
Total Payment	\$ 1,831

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 or policy for terms and conditions.

${\bf Schedule\ of\ Benefits-24-Hour\ Coverage}$

Gold Plan

Initial Care	Injuries	
Ambulance	Burns	
<i>Ground</i> \$120	2nd/3rd Degree \$750-\$7,500	
Air \$1,000	Skin Graft	
Emergency Room \$75	Coma	
Initial Doctor's Office Visit	Dislocations	
Urgent Care \$50	Open reduction, up to \$3,600	
Emergency Dental	Closed reduction, up to \$1,800	
Crown \$200 Extraction \$50	Eye	
·	Fractures	
Hospital and Rehabilitation	Open reduction, up to \$5,000	
Hospital Admission \$500	Closed reduction, up to \$2,500	
ICU Admission \$1,000	Herniated Disc Surgery \$400	
Rehabilitation Admission \$500	Knee Cartilage (Torn) Surgery \$400	
Hospital Confinement \$150	Lacerations \$20-\$300	
Per day, up to 365 days	Loss of Hands, Feet or Sight, <i>up to</i> \$10,000	
ICU Confinement \$300 Per day, up to 30 days	Loss of Fingers or Toes, <i>up to</i> \$1,200	
Rehabilitation Confinement \$90 Per day, up to 30 days	Additional Benefits	
Recovery \$50	First Accident \$100	
Per day, up to seven days	Once per policy Accidental Death	
Follow-up Care & Treatment	Employee & Spouse \$20,000	
Abdominal or Thoracic Surgery \$750	Child \$4,000	
Appliances \$75	Common Carrier 4x	
Blood, Plasma, Platelets \$200	Catastrophic Accident	
Chiropractic Care\$25	Prior to age 70	
Per visit, up to three visits	Employee & Spouse	
Concussion \$60	Child	
Follow-up Treatment \$25 Per visit, up to three visits	On or after age 70	
Lodging \$100	Family Care	
For treatment 100 miles or more away; per night, up to 30 nights	For each child in a child care center: Per day, up to 30 days	
Major Diagnostic Exam \$100	Sports Package Benefits	
(CT, MRI, etc.) Organ Loss \$2,500	Increases total benefit by 25% when accident is due to participation	
Outpatient Surgery Facility \$25	in organized sports. Up to \$1,000 per person per year.	
Physical Therapy \$25	Wellness	
Per visit, up to 10 visits	Per person, once per year; 90 day waning period	
Prosthetics \$500	Weekly Premium	
Tendon, Ligament, or		
Rotator Cuff Surgery \$400	Employee \$ 1.50	
Transportation \$300 For treatment and confinement in a hospital	Employee + Spouse \$ 2.74	
100 miles or more away; per trip, up to three trips	Employee + Child(ren) \$ 2.86	
X-ray \$20	Family \$ 4.08	



You do everything you can to keep your family safe, but accidents happen, and when they do, it's good to know Chubb has you covered.

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.

Portable

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

HSA Compatible

Exclusions & Limitations

Initial eligibility

Employee

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

Spouse

Ages 18 and up, legally married.
 Domestic partner and civil union partner coverage available in some states.

Dependent children/grandchildren

- Ages 0 through 26
- · No student status required
- Coverage will continue for incapacitated dependent children regardless of age.

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 condition that is 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, contributed to, 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 activity 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.

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 Form Nos. C14059R or 14185 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations.

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

- 1. National Safety Council, Injury Facts 2023
- 2. Kaiser Family Foundation Employer-Sponsored Health Insurance 101, May 2024



Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.

www.chubb.com/cwb