

## Disability Income Insurance

CHUBB®

Get income protection when you're unable to work



**No one plans on losing their paycheck . . . but just in case, we've got you covered.**

With Chubb Disability Income insurance, you can receive a monthly benefit check to help replace your income if you have a sickness, injury or pregnancy that causes you to miss work. For each day you are out of work and disabled, Chubb will pay you benefits to replace your income. With Chubb Disability Income insurance, you can receive a disability benefit amount of up to 60% of your income, up to \$5,000 per month without providing medical history.

Chubb Disability Income insurance goes to work when you can't.

1 in 4 young workers will become disabled before they retire.<sup>1</sup>

Over 40% of adults can't pay an unexpected \$400 bill.<sup>2</sup>

50% of working adults can't cover 3 months of living expenses.<sup>2</sup>

For employees of

**Memorial Healthcare**



An illness or injury that stops your paycheck can cause overwhelming stress for you and your family. Be prepared with financial protection from Chubb.

### Expenses add up quickly

If you can't earn a paycheck due to disability, your savings might not be enough to cover household expenses plus healthcare and recovery costs that can continue for months. Chubb Disability Income insurance can help to keep you in your home and better able to cover regular bills or out-of-pocket expenses, such as:

- Car Payments
- Credit Card Debt
- Student Loans
- Necessary Household Expenses
- College Tuition
- Preplanned Retirement Saving
- Prescriptions
- Physical Therapy Expenses
- Rehabilitation Programs
- Medical Travel
- Extra Childcare or Parent Care

### Would a check for \$3,000 help?

Chubb Disability Income insurance helps replace your income when you lose your paycheck due to a disability.

#### How Disability Benefits work

Susan hurt her back and was out of work for 2 months after satisfying her elimination period. Chubb Disability Income insurance paid Susan \$6,000 to pay her bills.

#### Here's how Susan's benefits stack up.

Disability Benefit Month 1	\$3,000
Disability Benefit Month 2	\$3,000
<b>Total Benefit</b>	<b>\$6,000</b>

Additional benefits may apply and may be subject to deductible sources of income.

\* This example is for illustrative purposes only and should not be compared to an actual claim. Whether a disability is covered depends on the circumstances of the loss. Refer to the certificate of insurance for terms and conditions.

### Chubb makes it easy

#### Fully Portable

You can keep your coverage even if you change jobs.

#### Conditionally Renewable

Coverage is renewable to age 72 as long as employee remains eligible and policy is in force.

#### Convenient Payroll Deduction

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



### How do I qualify for Disability Benefits?

You qualify for benefits when, as a result of an injury or sickness<sup>†</sup>, you

- are unable to work at your occupation;
- are not working for pay or benefits; and
- are under a physician's care for the covered injury or sickness.

Following a disability, if you are able to return to work but not able to perform all of your job duties, you may be eligible for partial disability benefits.

#### When do benefits begin?

If you become disabled, benefits begin immediately following your elimination period.

##### PLAN 1

Accident Elimination Period: 7 days

Sickness Elimination Period: 7 days

##### PLAN 2

Accident Elimination Period: 14 days

Sickness Elimination Period: 14 days

#### When do benefits end?

Benefits end when you return to work or have reached your maximum benefit period, if sooner.

##### PLAN 1

Benefit Period: 6 months

##### PLAN 2

Benefit Period: 6 months

### Additional Benefits

With Chubb's Disability Income insurance, you get even more than your disability benefit. To help you avoid financial hardship and ease your recovery, you get these benefits too:

#### Pregnancy Benefit

Disability benefits for pregnancy will be covered the same as a covered Sickness. Pre-existing Conditions are waived for pregnancy.

#### Mental or Nervous Disorder Benefit

Chubb pays 50% of your disability benefit for disabilities resulting from mental and nervous disorders. The lifetime cumulative maximum benefit period for all disabilities due to mental or nervous disorders is 24 months.

#### Substance Abuse Benefit

With this benefit, Chubb pays 50% of your disability benefit for disabilities resulting from substance abuse. The lifetime cumulative maximum benefit period for all disabilities due to alcoholism or drug abuse is 12 months.

#### Infectious and Contagious Disease Benefit

Chubb pays your disability benefit if you are physically able to work but not allowed to due to having an infectious and contagious disease.

#### Survivor Benefit

The thought of leaving loved ones behind can be overwhelming. Chubb will pay 3 times your disability benefit if you pass away during your disability. We can also advance this benefit if you are diagnosed as terminally ill.

#### Organ Donation Benefit

A disability due to an organ donation is covered as a sickness and the elimination period is waived.

#### Waiver of Premium

Once you have been disabled for the greater of 30 days or your elimination period, you no longer have to pay premium for your coverage. Premium will not be due until you are no longer receiving disability benefits.

#### Partial Disability Benefit

Up to 50% of the maximum benefit amount.

<sup>†</sup> The covered injury or sickness must occur after the Certificate Effective Date.



## Initial eligibility

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### Active Employees

- Ages 18 to 74, working at least 20 hours per week

## Pre-existing Condition Limitation

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A pre-existing condition means a condition for which you received medical treatment, advice, consultation, diagnostic testing, care, services or took prescribed drugs or medications within the 6 months preceding your effective date.

Benefits will not be paid for any disability caused by, contributed by, or the result of a pre-existing condition which begins within the first 12 months following your Effective Date.

## Exclusions

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Benefits are not payable for Disabilities contributed to or caused by:

- Occupational Injury or Sickness;
- Suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane;
- Voluntary inhalation of or asphyxiation by gas or fumes;
- Voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician;
- Being intoxicated or under the influence of alcohol, drugs or any narcotics (including overdose) unless administered on, and taken in accordance with, instructions of a Physician;
- War, declared or undeclared, participation in a riot, insurrection or rebellion;
- Travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline;
- Engaging in any illegal or fraudulent occupation, work or employment; or
- Committing or attempting to commit a felony or an assault; or for
- Disabilities that occur while you are incarcerated or imprisoned; or
- Disabilities that result solely as the result of a loss of a professional license, occupational license, or certificate.

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

This document is only a brief description of Group Disability Income Certificate ICC17-C19202. See the certificate for complete details about features, benefits, exclusions and limitations.

1. Social Security Administration, Fact Sheet, January 2019
2. Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2017, May 2018

**Chubb. Insured.<sup>SM</sup>**

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.chubbworkplacebenefits.com](http://www.chubbworkplacebenefits.com)