

An Overview of the Plans Designed for You



Supplemental Benefit insurance is coverage you buy in addition to the health and life insurance your employer already provides you. These policies pay benefits gaps that are not covered in your existing insurance plans such as hospital admissions, lost wages, out-of-pocket-expenses and bills.

Supplemental Benefits at a Glance

<p>Hospital Cash</p> <p>Chubb's Hospital Cash helps protect members from the financial consequences that can arise from hospital admission or confinement.</p>	<p>LifeTime Benefit Term</p> <p>LifeTime Benefit Term provides a fixed cost insurance benefit guaranteed for life with advanced access to death benefits, if needed.</p>	<p>Cancer Indemnity</p> <p>An insurance policy that helps protect members from the financial hardships brought on by a cancer diagnosis.</p>
<p>Accident</p> <p>An accident insurance policy that addresses the out-of-pocket costs of unexpected accidents, designed for a modern workforce.</p>	<p>Critical Illness</p> <p>Chubb's Critical Illness approach has two key priorities: benefit solutions and advocacy packages to ensure members recover quicker.</p>	<p>Disability Income</p> <p>Offers solutions to protect members from the physical and financial consequences of a disability that keeps them from working.</p>
<p>Term Life</p> <p>If something were to happen to you, your family needs financial protection. That's where Chubb's Group Term Life Insurance plan comes in, offering life insurance protection during your working years where you can select the benefit amount and length of time to have coverage.</p>		



Portability

While the Policy is in force, you can keep your plan if you change jobs or retire.



Guaranteed Renewable

Coverage cannot be canceled while premiums are paid as due.



Conditional Renewability

Coverage renews automatically, as long as the insured is an eligible employee, premiums are paid as due, and the Policy is in force.



Advocacy

Chubb gives members ongoing support throughout their recovery.

To learn more about supplemental benefits, contact your representative.

*Please refer to your Certificate of Insurance at www.twu555service.com for a complete listing of available benefits, limitations and exclusions.
 *Underwritten by Combined Insurance Company of America, a Chubb company.