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 - INDIVIDUAL | MISSOURI

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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.

Each year nearly 1.6 million people in the U.S. have either a heart attack or stroke.[1]

One third of working-age cancer survivors go into debt.[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

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	**$**	**$**

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

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	
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
Benign Brain Tumor
Cancer
Carcinoma In Situ*
Coma
Coronary Artery Obstruction*
End Stage Renal Failure
Heart Attack
Major Organ Failure
Multiple Sclerosis
Paralysis or Dismemberment
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. In addition, to help protect you, the following benefits are also included:

Disability Benefit
If you miss work due to a critical illness, you may need extra help with some expenses such as mortgage or rent payments. The Disability Benefit pays you an extra $500 each month if you miss 5 or more days of work, for up to 6 months.

Kids Are No Additional Cost!
Dealing with a childhood illness can be overwhelming. Your Critical Illness Insurance covers any children you may have now or in the future, at no additional charge. It pays 25% of the Face Amount for any of the Standard 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.

[1] Covered condition must be diagnosed after the Policy 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.

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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.

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 begins after 12 months from the Policy Effective Date. A Pre-existing Condition is a condition for which a Covered Person received medical advice or treatment within 12 months immediately prior to the Effective Date.

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 Policy Form No. 16648-MO. Refer to your policy for specific details about benefits, exclusions and limitations that may vary by state.

Underwritten by Combined Insurance Company of America.

Combined Insurance Company of America, Chicago, Illinois