

Disability Income

CHUBB®



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

You work hard to provide a good life for yourself, and possibly a family too. If you became injured or sick and couldn't work, it may be difficult to pay your bills and maintain your standard of living. Chubb Disability can help!

With Chubb Disability Income, 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, you can receive a disability benefit amount of up to 60% of your income up to \$3,000 per month without providing medical history.

In short, Chubb Disability goes to work when you can't.



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.

How do I qualify for Disability Benefits?

You qualify for benefits when, as a result of an injury or sickness, 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.

When do benefits end?

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

PLAN 1

Accident Elimination Period: 7 days
Sickness Elimination Period: 7 days
Benefit Period: 6 months

PLAN 2

Accident Elimination Period: 7 days
Sickness Elimination Period: 7 days
Benefit Period: 12 months

Additional Benefits

With Chubb's Disability Income, 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

After your coverage has been in force for 10 months from your effective date, Disability benefits for pregnancy will be covered the same as a covered Sickness.

Features

Guaranteed Issue

No medical history is required for coverage to be issued.

Fully Portable

You can keep your coverage even if you change jobs.

Guaranteed Renewable

Your coverage cannot be cancelled as long as premiums are paid as due.

Initial Eligibility

Active Employees

- Ages 18–69, working at least 30 hours per week

Pre-Existing Condition Limitation

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 12 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.

Integration

Benefits may be reduced for other sources of income such as Social Security. Refer to the certificate of insurance for details.

Exclusions

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;
- Mental or Nervous Disorder;
- Substance abuse, to include abuse of alcohol, alcoholism, drug addiction or dependence upon any controlled substance;
- 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.

Monthly Premium per \$100 of Monthly Benefit

Issue Age	6 month	12 month
18-49	\$ 3.68	\$ 4.48
50-59	\$ 4.00	\$ 5.32
60-69	\$ 4.84	\$ 6.88

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.