

Hospital Cash¹

Add Hospital Cash to Your Health Plan

CHUBB[®]



Cash Benefits Paid in Addition to Any other Coverage You Have

Chubb Hospital Cash is hospital indemnity insurance that pays benefits directly to you regardless of other coverage you have, and if your medical plan has a high deductible, you may need the cash. It's not easy to afford hospitalization, but with Hospital Cash, we've got you covered.

4 Days
Average
hospital stay²

\$12,000
Average
hospitalization cost²

If you were
hospitalized, could you
pay your deductible?

For employees of
Citadel Care Centers



Let Chubb Put Money in Your Pocket if You Get Hospitalized

When You Need It Most

Chubb Hospital Cash pays money directly to you if you get hospitalized. It's not easy to pay hospital bills, especially if you have a high deductible medical plan. With Hospital Cash, you can focus on your recovery instead of wondering how you are going to afford the bills. And since the cash goes directly to you, there are no restrictions on how you use your money.

Features

Guaranteed Issue for the Whole Family

As long as you are an active employee age 18 or older, you and your spouse/partner age 18 or older, and your kids through age 26 are eligible for coverage. No medical history is required. Even dependent grandchildren can be covered.

Renewable & Portable

Your coverage will renew automatically as long as you are an eligible employee, premiums are paid as due, and your policy is in force.

You can keep your coverage even if you change jobs while the policy is in force as long as you have been continuously covered for at least 12 months. Once ported, coverage will continue for 12 months as long as the policy remains in force and premiums are paid as due. You may not port coverage while you are actively employed by Citadel Care Centers.



Chubb Hospital Cash Benefit for Accidents and Sickness

Plan: Low

Hospital Admission Benefit - \$500

This benefit is for admission to a hospital or hospital sub-acute intensive care unit.
Maximum Benefit Per Calendar Year: 1

Hospital Confinement Benefit - \$165 Per day

This benefit is for confinement in hospital or hospital sub-acute intensive care unit.
Maximum Days Per Calendar Year: 15

Hospital Confinement ICU Benefit - \$330 Per day

This benefit is for confinement in a hospital intensive care unit.
Maximum Days Per Calendar Year: 10

Newborn Nursery Benefit - \$50 Per Day

This benefit is payable for an insured newborn baby receiving newborn nursery care and who is not confined for treatment of a physical illness, infirmity, disease, or injury.
Maximum Days Per Confinement
- Normal Delivery: 2
Maximum Days Per Confinement
- Caesarean Section: 4

Wellness Benefit - \$50

Maximum Days Per Calendar Year: 1

Plan: High

Hospital Admission Benefit - \$1,500

This benefit is for admission to a hospital or hospital sub-acute intensive care unit.
Maximum Benefit Per Calendar Year: 1

Hospital Confinement Benefit - \$165 Per day

This benefit is for confinement in hospital or hospital sub-acute intensive care unit.
Maximum Days Per Calendar Year: 15

Hospital Confinement ICU Benefit - \$330 Per day

This benefit is for confinement in a hospital intensive care unit.
Maximum Days Per Calendar Year: 10

Newborn Nursery Benefit - \$100 Per Day

This benefit is payable for an insured newborn baby receiving newborn nursery care and who is not confined for treatment of a physical illness, infirmity, disease, or injury.
Maximum Days Per Confinement
- Normal Delivery: 2
Maximum Days Per Confinement
- Caesarean Section: 4

Wellness Benefit - \$50

Maximum Days Per Calendar Year: 1

Limitations & Exclusions

Pre-existing conditions

A pre-existing condition is not covered unless the date of diagnosis is at least 12 months after your coverage is in force. A pre-existing condition is a condition for which you received medical advice or treatment within the 6 months preceding the Certificate Effective Date.

No benefits will be paid for any covered accident or covered sickness that is caused by, or occurs as a result of a Covered Person's:

- Being intoxicated, or being under the influence 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 where the accident occurred);
- Participating in an illegal occupation or attempting to commit or actually committing a felony ("illegal occupation" and "felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide, while sane, or intentionally injuring himself or herself (suicide while insane is not a defense to payment of benefits under this certificate, where the certificate is issued to a Missouri Citizen, unless We show that the Insured intended suicide when he or she applied for the certificate, regardless of any language to the contrary in this certificate);
- 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;
- Participation in any contest using any type of motorized vehicle;
- Aviation, except flight in a regularly scheduled passenger aircraft;
- Alcoholism;
- Loss that occurs while a Covered Person is legally incarcerated in a penal or correctional institution;
- Voluntary inhalation of or asphyxiation by gas or fumes;
- Injury while practicing for or participating in competitive rodeo;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, parasailing, or scuba diving;
- Cosmetic surgery, except when due to reconstructive surgery needed as the result of an Injury or Sickness, or is related to or results from a congenital disease or anomaly of a covered Dependent Child; and congenital defects in newborns;
- Services related to sterilization, reversal of a vasectomy or tubal ligation; in vitro fertilization and diagnostic treatment of infertility or other problems related to the inability to conceive a child, unless such infertility is a result of a covered Injury or Sickness;
- Active participation in a riot or insurrection;
- Participating in any organized sport in a professional or semi-professional capacity;
- Injury to a covered person resulting from that person's willful violation of the policyholder's rules or regulations. Willful violation includes, but is not limited to: a) working without protective clothing, helmets, gloves, etc. that are required by the policyholder's rules or regulations; or b) competing in a race vehicle that is in violation of the policyholder's rules and regulations;
- Mental and nervous disorders (except as provided in the policy);
- Treatment for being overweight, gastric bypass or stapling, intestinal bypass, and any related procedures, including any resulting complications;
- Surgery to correct vision or hearing, unless medically necessary surgery for glaucoma, cataracts or other sickness or injury;
- Elective surgery;
- Any pregnancy or childbirth of a dependent child, including services rendered to the child after birth;
- Rest or custodial cures.

1. This is a supplement to health insurance and is not a substitute for Major Medical or other minimal essential coverage. Hospital indemnity coverage provides a benefit for covered loss; neither the product name nor benefits payable are intended to provide reimbursement for medical expenses incurred by a covered person or to result in any payment in excess of loss.
2. HCUP Statistical Brief #246. December 2018. Agency for Healthcare Research and Quality, Rockville, MD. www.hcup-us.ahrq.gov/reports/statbriefs/sb246-Geographic-Variation-Hospital-Stays.pdf.

This document is a brief description of Form No. C82000 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions, and limitations.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by ACE Property & Casualty Insurance Company.

www.chubbworkplacebenefits.com

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