IMPORTANT: This is a fixed indemnity policy,
NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit HealthCare.gov** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (**naic.org**) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

Chubb Group Companies Providing This Notice
ACE American Insurance Company, ACE Property and Casualty Insurance Company, Combined Insurance Company of America, Combined Life Insurance Company of New York, Federal Insurance Company and Indemnity Insurance Company of North America

Hospital Cash[1]

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 stay[2]

$12,000
Average hospitalization cost[2]

If you were hospitalized, could you pay your deductible?

For employees of

The Christ Hospital Health Network

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 [or retire] 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 The Christ Hospital Health Network.

Pre-Existing Conditions

There are no pre-existing condition exclusions.

Chubb Hospital Cash Benefit for Accidents and Sickness

Plan: 1

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

Additional Hospital Admission Benefit - $500
Additional benefit provided when the hospital is part of The Christ Hospital Health Network.
Maximum Benefit Per Calendar Year: 1

Hospital Confinement Benefit -$50 Per day
This benefit is for confinement in hospital or hospital sub-acute intensive care unit.
Maximum Days Per Calendar Year: 31

Wellness Benefit - $50 Per Day
Maximum Days Per Calendar Year: 1

Additional Hospital Confinement Benefit - $50 Per Day
Additional benefit provided when the hospital is part of The Christ Hospital Health Network.
Maximum Days Per Calendar Year: 31

Hospital Confinement ICU Benefit - $100 Per day
This benefit is for confinement in a hospital intensive care unit.
Maximum Days Per Calendar Year: 10

Additional Hospital Confinement ICU Benefit - $100 Per Day
Additional benefit provided when the hospital is part of The Christ Hospital Health Network.
Maximum Days Per Calendar Year: 10

Bi-Weekly Premium	PLAN 1
Employee	$ 8.04
Employee + Spouse	$ 16.08
Employee + Children	$ 12.24
Family	$ 20.28

Plan: 2

Hospital Admission Benefit - $1,000
This benefit is for admission to a hospital or hospital sub-acute intensive care unit.
Maximum Benefit Per Calendar Year: 1

Additional Hospital Admission Benefit - $1,000
Additional benefit provided when the hospital is part of The Christ Hospital Health Network.
Maximum Benefit Per Calendar Year: 1

Hospital Confinement Benefit -$100 Per day
This benefit is for confinement in hospital or hospital sub-acute intensive care unit.
Maximum Days Per Calendar Year: 31

Wellness Benefit - $50 Per Day
Maximum Days Per Calendar Year: 1

Additional Hospital Confinement Benefit - $100 Per Day
Additional benefit provided when the hospital is part of The Christ Hospital Health Network.
Maximum Days Per Calendar Year: 31

Hospital Confinement ICU Benefit - $200 Per day
This benefit is for confinement in a hospital intensive care unit.
Maximum Days Per Calendar Year: 10

Additional Hospital Confinement ICU Benefit - $200 Per Day
Additional benefit provided when the hospital is part of The Christ Hospital Health Network.
Maximum Days Per Calendar Year: 10

Bi-Weekly Premium	PLAN 2
Employee	$ 15.24
Employee + Spouse	$ 30.36
Employee + Children	$ 23.28
Family	$ 38.40

Limitations & Exclusions

No benefits will be paid for services rendered by a member of the immediate family.

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:

- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;
- 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);
- Injury while sky diving, hang gliding, parachuting, bungee jumping, parasailing, or scuba diving;
- 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);
- Alcoholism;
- 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.

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

Chubb. Insured.[SM]