

## Disability Income Insurance

CHUBB®

### Get income protection when you're unable to work



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

With Chubb Disability Income insurance, 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 Income insurance, you can receive a disability benefit amount of up to 20% of your income, up to \$4,000 per month.

Chubb Disability Income insurance goes to work when you can't.

1 in 4 young workers will become disabled before they retire.<sup>1</sup>

Over 40% of adults can't pay an unexpected \$400 bill.<sup>2</sup>

50% of working adults can't cover 3 months of living expenses.<sup>2</sup>

For employees of

**Citadel Care Centers**



An illness or injury that stops your paycheck can cause overwhelming stress for you and your family. Be prepared with financial protection from Chubb.

### Expenses add up quickly

If you can't earn a paycheck due to disability, your savings might not be enough to cover household expenses plus healthcare and recovery costs that can continue for months. Chubb Disability Income insurance can help to keep you in your home and better able to cover regular bills or out-of-pocket expenses, such as:

- Car Payments
- Credit Card Debt
- Student Loans
- Necessary Household Expenses
- College Tuition
- Preplanned Retirement Saving
- Prescriptions
- Physical Therapy Expenses
- Rehabilitation Programs
- Medical Travel
- Extra Childcare or Parent Care

### Would a check for \$3,000 help?

Chubb Disability Income insurance helps replace your income when you lose your paycheck due to a disability.

#### How Disability Benefits work

Susan hurt her back and was out of work for 2 months after satisfying her elimination period. Chubb Disability Income insurance paid Susan \$6,000 to pay her bills.

#### Here's how Susan's benefits stack up.

Disability Benefit Month 1	\$3,000
Disability Benefit Month 2	\$3,000
<b>Total Benefit</b>	<b>\$6,000</b>

Additional benefits may apply and may be subject to deductible sources of income.

\* This example is for illustrative purposes only and should not be compared to an actual claim. Whether a disability is covered depends on the circumstances of the loss. Refer to the certificate of insurance for terms and conditions.

### Chubb makes it easy

#### 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.

#### Convenient Payroll Deduction

No bills to watch for or checks to mail. Premiums are deducted automatically.



## How do I qualify for Disability Benefits?

---

You qualify for benefits when, as a result of an injury or sickness<sup>†</sup>, 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.

### PLAN 1

Accident Elimination Period: 7 days

Sickness Elimination Period: 7 days

### PLAN 2

Accident Elimination Period: 14 days

Sickness Elimination Period: 14 days

## When do benefits end?

---

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

### PLAN 1 & PLAN 2

Benefit Period: 6 months

## Additional Benefits

---

With Chubb's Disability Income insurance, 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.

### Organ Donation Benefit

A disability due to an organ donation is covered as a sickness and the elimination period is waived.

### Partial Disability Benefit

You may qualify for up to 50% of the Maximum Benefit Amount if you are Partially Disabled.

### Waiver of Premium

Once you have been disabled for 14 days after satisfying your elimination period, you no longer have to pay premium for your coverage. Premium will not be due until you are no longer receiving disability benefits.

<sup>†</sup> The covered injury or sickness must occur after the Certificate Effective Date.



## **Initial eligibility**

---

### **Active Employees**

- Ages 17 to 74, working at least 30 hours per week

### **Integration**

---

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

## **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.

## **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.

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.

1. Social Security Administration, Fact Sheet, January 2019
2. Federal Reserve, Report on the Economic Well-Being of U.S. Households in 2017, May 2018

**Chubb. Insured.<sup>SM</sup>**

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.

[www.chubbworkplacebenefits.com](http://www.chubbworkplacebenefits.com)