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

Form No. 801031

Hospital Cash[1]

Add Hospital Cash to Your Health Plan

CHUBB Benefits

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 another 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.

4.6 Days
Average hospital stay[2]

$13,000
Average hospitalization cost[2]

If you were hospitalized, could you pay your deductible?

For eligible employees of

R & R Transportation

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 due to an injury or an illness. 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.

Chubb pays you an extra $100 for your first covered hospital confinement.

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.

Renewability and Portability

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

You can keep your coverage If you change jobs or retire while the Policy is in force. Once ported, coverage cannot be canceled prior to age 72 as long as premiums are paid as due. You may not port coverage while you are actively employed by R & R Transportation.

Chubb Hospital Cash Benefit for Accidents and Sickness Only

Plan 1 – 24-Hour Coverage

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

Hospital Confinement Benefit - $150 Per Day
This benefit is for confinement in hospital or hospital sub-acute intensive care unit.
Maximum Days Per Confinement: 30
Maximum Days Per Calendar Year: 30

Hospital Confinement ICU - $300 Per Day
Maximum Days Per Calendar Year: 10

Emergency Room - $100
Maximum Days Per Calendar Year: 4

Observation Unit Benefit - $1,000
This benefit is for treatment in a hospital observation unit for a period of less than 20 hours.
Maximum Days Per Calendar Year: 5

Outpatient Surgery Benefit - $200 Per Day
This benefit is for outpatient surgery.
Maximum Days Per Calendar Year: 1

Anesthesia Benefit - of the Surgery Benefit: 25% Per Day
This benefit is for anesthesia during surgery.
Maximum Days Per Calendar Year: 1

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

Doctor's Office Visit/Telemedicine Services - $50 Per Day
This benefit is for a treatment by a physician in an office, or via telemedicine services, or treatment in an emergency room or observation room

Critical Illness - Face Amount $10,000
This benefit is paid for the diagnosis of a covered condition that occurs while coverage is in force.

Limitations & Exclusions

Pre-existing conditions
A pre-existing condition is not covered unless the date of diagnosis for such condition is at least 12 months after the Certificate Effective Date.

Pre-existing Condition means an illness, infection, disease, any other abnormal physical condition or injury, for which a Covered Person received medical advice or treatment within 12 months preceding the Certificate Effective Date.

Childbirth
Within the first 10 months of the Certificate Effective Date, We will not pay benefits for a Hospital Admission or Hospital Confinement that is caused by, or occurs as a result of, Your pregnancy or childbirth . After this coverage has been in force for 10 months from the Certificate Effective Date, benefits for pregnancy will be covered the same as a Covered Sickness.

No benefits will be paid for services rendered by a member of the Immediate family of a Covered Person.

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 of 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);
- Engaging 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 or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to Injury to teeth within twelve (12) months of the Covered Accident;
- Being involved in 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;
- Loss that occurs while an Covered Person is legally incarcerated in a penal or correctional institution;
- 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. Reconstructive surgery means surgery performed to correct or repair abnormal structures of the body caused by congenital defects, developmental abnormalities, trauma, infection, tumors, or disease to improve function or to create a normal appearance;
- 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;
- Pregnancy or childbirth (except for Complications of Pregnancy, non-elective miscarriage or non-elective abortion);
- Active participation in a riot or insurrection;
- Participating in any organized sport in a professional or semi-professional capacity in which any compensation is received;
- 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;
- Routine newborn care; and
- Rest or custodial cures.

No benefits will be payable for sickness or infection, including physical or mental condition, that is not caused by a Covered Accident or Covered Sickness.

This is a supplement to health insurance and is not a substitute for Major Medical or other minimum essential coverage.

1. 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. Hospital and Surgery Costs 2021, Debt.org/medical/hospital-surgery-costs/

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® Benefits