COMBINED™
A Chubb Company

Critical Illness Champion

Schedule of Benefits

Combined Critical Illness Champion Plan Designs		
PLAN	**PLATINUM**	**DIAMOND**
Critical Illness Benefits		
Covered Conditions - Pays a percentage of face amount		
Benign Brain Tumor	100%	100%
Cancer (except skin cancer)	100%	100%
Coma	100%	100%
End Stage Renal Failure	100%	100%
Heart Attack	100%	100%
Major Organ Failure	100%	100%
Stroke	100%	100%
Multiple Sclerosis	100%	100%
Paralysis or Dismemberment	100%	100%
Alzheimer's Disease		100%
Parkinson's Disease		100%
Carcinoma in Situ	25%	25%
Coronary Artery Disease	25%	25%
Skin Cancer Benefit - Payable once per insured per year	$250	$250
Maximum Benefit Amount (x Face Amount)	3x	3x
Pre-Existing Conditions Limitation	12/12	12/12
Continuity of Coverage (Takeover)	No Takeover	No Takeover
Benefit Reduction Due to Age	No Benefit Reduction	No Benefit Reduction
Recurrence Benefit		
Benefits are payable for a subsequent diagnosis of Benign Brain Tumor, Cancer , Coma, Heart Attack, or Stroke.	25%	25%

Schedule of Benefits (Cont.)

Combined Critical Illness Champion Plan Designs		
PLAN	**PLATINUM**	**DIAMOND**
Advocacy Package		
Best Doctors / Compsych Physician Referrals. Ask the Expert Hotline provides 24 hour advice from experts about a particular medical condition. In-Depth Medical Review offers a full review of diagnosis and treatment plan.	Yes	Yes
Additional Benefits		
Mortgage and Rent Helper Pays an extra benefit each month the insured misses 5 or more days of work, up to 6 months. Employee only (EE) or Employee/Spouse (EE+SP)	$500 EE	$500 EE
Childhood Conditions Pays 100% of the dependent child face amount; Provides benefits for childhood conditions (Cerebral Palsy; Congenital Birth Defects; Heart, Lung, Cleft Lip, Palate, etc; Cystic Fibrosis; Down Syndrome; Muscular Dystrophy; Type 1 Diabetes).		Yes
Hospital Admission Benefit Coverage when a condition requires subsequent hospital admission.		$1,500