

Proposal

Accolade Healthcare
Proposal # AC20220728v3

CHUBB

Presented By

Spetner Associates
Date: July 28, 2022
Contact: Randy Alsworth
State: IL
Employees: 427

Workplace Benefits

**This offer is valid for ninety (90) days
from the proposal date**

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About Chubb

Workplace Benefits

With Chubb, you are never alone. We are committed to working with you to create superior solutions. Our experts are committed to years of above and beyond service excellence. With Chubb as your partner, you can deliver customized benefit programs for your clients, and do so with the utmost confidence. Expect craftsmanship.



Committed to our Craft

Proven Industry Experience

We are a force in the supplemental benefits marketplace. We have had a dedicated workplace unit since 1996 and leverage over 95 years' experience providing supplemental benefits to individuals and their families.

Leading Edge Product Portfolio

Benefit programs require customizable solutions. Chubb workplace products are created to give you the innovative, flexible and competitive solutions your clients deserve.

Strong and Stable Partnership

Chubb stands for excellence. Our world class reputation, global leadership, extensive product offering and exceptional financial strength means we are partners you can count on with confidence.

Extensive Service and Support

Well-planned, flawlessly executed programs are integral to your success. Our expert, hands-on approach and extensive infrastructure assure you smooth implementation from enrollment through fulfillment.

The Right Solutions

Chubb ACE Accident and Chubb ACE Critical Illness are rich with innovative, flexible and competitive solutions. By design, they enable Chubb to create the custom benefit programs your clients deserve.

Product Offering

CHUBB®

ACE Accident Insurance

Chubb ACE Accident

ACE Critical Illness Insurance

Chubb ACE Critical Illness

Proposal Terms & Conditions



Effective date of coverage: 09/01/2022

The proposal is valid for 90 days from the proposal date.

If the number of employees increases or decreases by 10% from the time of proposal we have the right to revise our proposal.

If there is going to be significant change at the Employer before or during enrollment but prior to the effective date of the policy we have the right to revise our proposal.

An offer for coverage may only be accepted by written acceptance by a duly authorized officer of the Company or issuance of the applicable group policy.

Underwriting Considerations

CHUBB®

Chubb Accident

No one knows
Accident
insurance like
Chubb

We've been delivering accident
benefits for over 95 years.

Accident with Distinction

Chubb's approach to Accident insurance features new benefit solutions to address the out-of-pocket costs of unexpected accidents. Built for today's employer and its employees, Chubb Accident offers innovative benefits for Pain Management, Post Traumatic Stress Disorders, Wellness and so much more.

Rehabilitation Package

Chubb's Industry Leading Rehabilitation Package now includes benefits for Rehab Admission, Confinement and Recovery; Physical, Occupational, and Speech Therapy; Pain Management; Residence/Vehicle Modification; and PTSD.

No one gets to stay in the hospital until they are fully recovered. Chubb's robust benefits pay for admission and confinement in a rehabilitation facility and recovery at home.



Wellness

With a focus on health and wellness, Chubb promotes the value of preventive care including a variety of health screening tests.

The Wellness Benefit is paid once per year for each covered person who undergoes one or more of the following:

Screenings & Tests

- Bone Marrow aspiration or biopsy
- CA 15-3 (blood test for breast cancer)
- Carotid Doppler
- CEA (carcinoembryonic antigen - blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Doppler screening for carotids
- Doppler screening for peripheral vascular disease
- Echocardiogram
- Endoscopy
- Fasting blood glucose test
- Fasting plasma glucose (FPG)
- Hemoglobin A1C (HbA1c)
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Human Papillomavirus (HPV) Testing
- Lipid Panel
- Mammography
- Pap Smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- Thin prep pap test
- Two hour post - load plasma glucose
- Virtual colonoscopy
- Wholebody skin cancer screening

Chubb Accident

Accident Insurance



Featuring

Conditional Renewability

Coverage is automatically renewed as long as the insured is an eligible employee, premiums are paid as due, and the Policy is in force.

Portability

Employees can keep their coverage if they change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as premiums are paid as due. Employees may not port coverage while they are actively employed by the Policyholder.

HSA Compliant

Accident benefits do not disqualify employees from having a Health Savings account.

Initial Eligibility

Employee

- Actively employed working at least 17.5 hours per week
- Ages 18 and older
- Service wait period for benefit eligibility: 90 days

Spouse

- Includes legally married spouse, domestic partner and civil union partner
- Ages 18 and older

Children

- Ages 0 through 26
- No student status required

Issuance, Underwriting & Enrollment Conditions

The Policy and Certificate will be issued to the Policyholder. The Policyholder will be responsible for making these documents available to employees. Upon request, Chubb can host these documents on a microsite accessible to employees.

Coverage is available to employees and their families.

Group Underwriting

Underwriting Type: Guaranteed Issue (GI)

Expected Participation:

- At least 5 employees enrolled

Enrollment:

- Open enrollment expected to last up to 30 days
- Newly hired employees are eligible to enroll for Accident benefits when they become eligible to enroll in the employer's core medical plan.
- Eligible Employees who choose not to enroll during their initial open enrollment period will not be eligible to enroll until the next qualified open enrollment period. Late enrollment is not allowed.

Chubb Accident Proposed Benefits

	Chubb Accident Insurance
Plan	Custom Gold
Coverage Type	24-Hour
Initial Care Benefits	
Emergency Room	\$150
Urgent Care	\$150
Initial Dr. Visit	\$75
Hospital/Facility Benefits	
Standard Hospital Admission	\$900
Hospital Confinement (per day, up to 365 days)	\$225
ICU Confinement (per day, up to 30 days)	\$300
Outpatient Surgery Facility	\$75
Rehab Confinement (per day, up to 30 days)	\$75
Additional Benefits	
Ambulance (air)	\$900
Ambulance (ground)	\$300
Appliance	\$300
Blood, Plasma, Platelets	\$200
Burns	
Level 1	\$750
Level 2	\$5,000
Level 3	\$15,000
Skin Graft	25%
Chiropractic Care (per visit)	\$25
Maximum Visits Per Accident	3
Maximum Visits Per Calendar Year	6
Coma	\$7,500
Dislocations (up to)	\$4,680
Emergency Dental	
Crown	\$120
Extraction	\$30
Dentures	\$120
Implants	\$120
Eye Injury	\$175
Follow-up Treatment (per visit)	\$35
Maximum Visits	6
Fractures (up to)	\$6,000
Herniated Disc Surgery	\$750
Knee Cartilage - Torn	\$750
Lacerations	\$38-\$600
Lodging (per night, 100 or more miles)	\$150
Maximum Nights	30
Loss of hands, feet, sight	\$17,500

Chubb Accident Proposed Benefits

	Chubb Accident Insurance
Plan	Custom Gold
Loss of fingers or toes	\$875
Major Diagnostic Exam (CT, MRI, etc.)	\$150
Medicine Benefit	\$5
Pain Management	\$75
Paralysis	
Two limbs (paraplegia or hemiplegia)	\$3,500
Four limbs (quadriplegia)	\$7,500
Post – Traumatic Stress Disorder	\$150
Maximum Visits	6
Prosthetics	\$2,000
Residence/Vehicle Modification	\$1,500
Surgery - Abdominal, Cranial, and Thoracic	\$750
Hernia	\$300
Tendon, Ligament, Rotator Cuff	\$750
Therapy – Physical, Occupational, or Speech	\$35
Maximum Visits	10
Transportation (per trip, 100 or more miles)	\$350
Maximum Trips	3
Traumatic Brain Injury	\$350
Wellness (per person, per year)	
Basic	\$50
Waiting Period	30 days
X-Ray	\$50

Chubb Accident Proposed Rates

	Chubb Accident Insurance
Plan	Custom Gold
Coverage Type	24-Hour
Monthly Premiums	
Employee	\$19.97
Employee + Spouse	\$29.49
Employee + Children	\$38.13
Family	\$47.62

Chubb Accident Accident Insurance



Exclusions & Limitations

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 an injury that is caused by, contributed to, or occurs as a result of a Covered Person's:

1. Being intoxicated, or under the influence of alcohol 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 in which the accident occurred);
2. Participating in an illegal activity or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
3. Committing or attempting to commit suicide or intentionally injuring himself or herself;
4. Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;
5. Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;
6. Participation in any contest using any type of motorized vehicle.

No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident.

Chubb Critical Illness

No one knows Critical Illness insurance like Chubb

**Chubb has redefined
the Critical Illness (CI)
category by adding ongoing
financial benefits and
advocacy.**

CI with Ongoing Support

Chubb's innovative approach to Critical Illness combines ongoing benefit solutions to lessen the financial impact of serious illnesses along with advocacy packages to help employees manage diabetes, change their behavior, promote recovery and wellness.

No Lifetime Maximum

When someone is diagnosed with a covered condition and makes a claim, we send out a check. It's that simple. If they get sick again, they're still covered.

Recurrence

Once Chubb pays a Critical Illness benefit for Cancer, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Severe Burns, Stroke, Sudden Cardiac Arrest, if the condition recurs, Chubb will pay a recurrence benefit as long as the insured was treatment free for 6 months.

For a recurrence of Cancer, including Carcinoma In Situ, Chubb will pay the recurrence benefit as long as the insured was treatment free for 12 months and is in Complete Remission. Complete Remission is defined as having no symptoms and no signs that can be identified to indicate the presence of Cancer.

Advocacy

Because money isn't always enough – Chubb offers personal and confidential assistance from professionals. Finding the best medical care gives employees ongoing support throughout their recovery.

Wellness

With a focus on health and wellness, Chubb promotes the value of preventive care including a variety of health screening tests.

The Wellness Benefit is paid once per year for each covered person who undergoes one or more of the following:

Screening & Tests



- Blood test for Triglycerides
- Bone Marrow aspiration or biopsy
- CA 15-3 (blood test for breast cancer)
- CA-125 (blood test for ovarian cancer)
- Carotid Doppler
- CEA (carcinoembryonic antigen - blood test for colon cancer)
- Chest x-ray
- Colonoscopy
- Doppler screening for carotids
- Doppler screening for peripheral vascular disease
- Echocardiogram
- Endoscopy
- Fasting blood glucose test
- Fasting plasma glucose (FPG)
- Hemoglobin A1C (HbA1c)
- Flexible sigmoidoscopy
- Hemoccult stool analysis
- Human Papillomavirus (HPV) Testing
- Lipid Panel
- Mammography
- Pap Smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- Thin prep pap test
- Two hour post-load plasma glucose
- Virtual colonoscopy
- Whole body skin cancer screening

Chubb Critical Illness

Critical Illness Insurance

Featuring

Conditional Renewability

Coverage is automatically renewed as long as the insured is an eligible employee, premiums are paid as due, and the Policy is in force.

Portability

Employees can keep their coverage if they change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as premiums are paid as due. Employees may not port coverage while they are actively employed by the Policyholder.

Issue Age Premium

Rates do not increase as the employee moves into new age brackets

HSA Compliant

Critical Illness benefits do not disqualify employees from having a Health Savings Account.

Initial Eligibility

Employee

- Actively employed working at least 17.5 hours per week
- Ages 18 and older
- Service wait period for benefit eligibility: 90 days

Spouse

- Includes legally married spouse, domestic partner and civil union partner
- Ages 18 and older

Children

- Ages 0 through 26
- No student status required



Chubb Critical Illness

Critical Illness Insurance

Issuance, Underwriting & Enrollment Conditions

The Policy and Certificate will be issued to the Policyholder. The Policyholder will be responsible for making these documents available to employees. Upon request, Chubb can host these documents on a microsite accessible to employees.

Coverage is available to employees and their families.

Employee Face Amounts

- Minimum Face Amount: \$5,000 Employee (\$2,500 for Spouse)
- Maximum Face Amount: \$30,000 Employee (\$15,000 Spouse)
- Available in \$5,000 increments

Spouse Face Amounts equals 50% of the Employee Face Amount.

Child(ren) Face Amounts

- Equals 50% of the Employee Face Amount
- Child coverage is included in the Employee rate

Group Underwriting

Underwriting Type: Guaranteed Issue (GI)

Guarantee Issue Amount: \$30,000

Expected Participation: 15% employee participation

Expected Enrollment Conditions: At least 70% of employees required to actively participate in enrollment.

Enrollment

- Open enrollment expected to last up to 30 days.
- Continued GI for newly hired employees subject to evaluation of the enrollment results. Newly hired employees are eligible to enroll for Critical Illness benefits when they become eligible to enroll in the employer's core medical plan.
- Eligible Employees who choose not to enroll during their initial open enrollment period will not be eligible to enroll until the next qualified open enrollment period. Late enrollment is not allowed.

Chubb Critical Illness

Proposed Benefits

	Chubb Critical Illness
Plan	Custom Diamond
Critical Illness Benefits	
Maximum Benefit Amount (X Face Amount)	Unlimited
Covered Conditions – Pays a percentage of face amount	
Breast Cancer Carcinoma In Situ	25% of Face Amount
Cancer (except skin cancer)	100%
Carcinoma In Situ	25%
Coma	100%
Coronary Artery Obstruction	25%
End Stage Renal Failure	100%
Heart Attack	100%
Loss of Sight, Speech, or Hearing	100%
Major Organ Failure	100%
Paralysis or Dismemberment	100%
Severe Burns	100%
Stroke	100%
Sudden Cardiac Arrest	100%
Skin Cancer Benefit - Payable once per insured per year	\$250
Recurrence Benefit	
Benefits are payable for a subsequent diagnosis of Cancer, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Severe Burns, Stroke, or Sudden Cardiac Arrest.	100%
Advocacy Package	
Best Doctors 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
Additional Benefits	
Wellness Benefit - Payable once per insured per year	
Basic	\$50
Waiting Period	30 days
Benefit Limitations	
Continuity of Coverage (Takeover)	Included
Pre-Existing Conditions Limitation	None

Chubb Critical Illness

Proposed Rates - Custom Diamond Plan

Child coverage is included in the employee rates.

Mode	Monthly							
	Face Amounts							
EE	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
SP			5,000	5,000			5,000	5,000
CH					5,000	5,000	5,000	5,000
	EE	EE	EE+SP	EE+SP	EE+CH	EE+CH	EE+FAM	EE+FAM
<u>Issue Age</u>	NT	TB	NT	TB	NT	TB	NT	TB
18-29	6.50	8.60	8.94	11.54	6.50	8.60	8.94	11.54
30-39	9.70	14.50	12.94	18.64	9.70	14.50	12.94	18.64
40-49	17.70	27.20	22.94	34.54	17.70	27.20	22.94	34.54
50-59	33.20	53.10	41.94	66.34	33.20	53.10	41.94	66.34
60+	62.50	97.20	77.84	120.44	62.50	97.20	77.84	120.44

Rider Add-On

IL	Riders are included in the rates listed above: Best Doctors, Wellness Benefit
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Mode	Monthly							
	Face Amounts							
EE	20,000	20,000	20,000	20,000	20,000	20,000	20,000	20,000
SP			10,000	10,000			10,000	10,000
CH					10,000	10,000	10,000	10,000
	EE	EE	EE+SP	EE+SP	EE+CH	EE+CH	EE+FAM	EE+FAM
<u>Issue Age</u>	NT	TB	NT	TB	NT	TB	NT	TB
18-29	11.20	15.40	14.54	19.74	11.20	15.40	14.54	19.74
30-39	17.60	27.20	22.54	33.94	17.60	27.20	22.54	33.94
40-49	33.60	52.60	42.54	65.74	33.60	52.60	42.54	65.74
50-59	64.60	104.40	80.54	129.34	64.60	104.40	80.54	129.34
60+	123.20	192.60	152.34	237.54	123.20	192.60	152.34	237.54

Rider Add-On

IL	Riders are included in the rates listed above: Best Doctors, Wellness Benefit
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Chubb Critical Illness

Proposed Rates - Custom Diamond Plan

Child coverage is included in the employee rates.

Mode	Monthly							
	Face Amounts							
EE	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000
SP			15,000	15,000			15,000	15,000
CH					15,000	15,000	15,000	15,000
	EE	EE	EE+SP	EE+SP	EE+CH	EE+CH	EE+FAM	EE+FAM
<u>Issue Age</u>	NT	TB	NT	TB	NT	TB	NT	TB
18-29	15.90	22.20	20.14	27.94	15.90	22.20	20.14	27.94
30-39	25.50	39.90	32.14	49.24	25.50	39.90	32.14	49.24
40-49	49.50	78.00	62.14	96.94	49.50	78.00	62.14	96.94
50-59	96.00	155.70	119.14	192.34	96.00	155.70	119.14	192.34
60+	183.90	288.00	226.84	354.64	183.90	288.00	226.84	354.64

Rider Add-On

IL	Riders are included in the rates listed above: Best Doctors, Wellness Benefit
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Chubb Critical Illness Critical Illness Insurance



Exclusions & Limitations

No benefits will be paid for losses that are caused by, contributed, or occur as a result of a Covered Person's:

- Injuring oneself intentionally or committing or attempting to commit suicide, whether sane or not;
- Committing or attempting to commit a felony or engaging in an illegal occupation.

At present we expect to deliver consistent benefits and rates to all employees. However, due to state regulatory requirements, we reserve the right to adjust plans, rates, notification of disclosures, or delivery of forms.

This proposal is not a contract of insurance. The terms and conditions of coverage will be described in detail in the issued policy once we accept. If there are any differences between the terms and conditions of this proposal and the policy, the policy will govern. The policy is governed by the laws of the state in which it is delivered. Certain terms or provisions may be different if required by the laws of that state.

Underwritten by ACE Property & Casualty Company

Chubb. Insured.