

CHUBB®

Workplace Benefits

Proposal : Glass Creation INC
Proposal # GL20190624v6

Presented By :

No Agency
Date: June 24, 2019
Contact: No Producer
State: NH
Employees: 427

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 Accident, Chubb Critical Illness, Chubb Hospital Indemnity, Chubb Disability Income, and Chubb LifeTime Benefit Term® are rich with innovative, flexible and competitive solutions. By design, they enable Chubb to create the custom benefit programs your clients deserve.

Product Offering



Accident Insurance

Chubb Accident

Critical Illness Insurance

Chubb Critical Illness

Hospital Indemnity Insurance

Chubb Hospital Indemnity

Disability Insurance

Chubb Disability Income

Life Insurance

Chubb LifeTime Benefit Term

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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 Critical Illness was developed for employers to champion insurance and help protect their employees from the physical and financial consequences of serious medical conditions such as cancer, heart attack, and strokes.

Lump Sum Benefit

When someone is diagnosed with a covered condition and makes a claim, we send out a check. It's that simple. Insureds can use the money however they chose.

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.

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Chubb Critical Illness

Critical Illness Insurance



Featuring

Guaranteed Renewable

Coverage cannot be cancelled as long as premiums are paid as due.

Full Portability

Employees can keep their coverage at the same rate if they change jobs or retire.

Attained Age Premium

Rates 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 30 hours per week
- Ages 18 and up
- Service wait period for benefit eligibility; 90 days

Spouse

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

Children

- Ages 0 through 26
- No student status required

Applicant must have underlying medical coverage to be eligible to apply for Critical Illness for the states below:

- California
- Delaware
- Georgia
- Massachusetts
- New Hampshire
- New York
- Vermont

Chubb Critical Illness

Critical Illness Insurance



Issue Limits & Underwriting

- Minimum Benefit: \$5,000 Employee (\$2,500 for Spouse)
- Guaranteed Issue Limit: \$15,000 Employee (\$7,500 for Spouse)
- Participation for GI: 15% employee participation
- Enrollment process equivalent to 70% of employees actively engaged in a response is required.
- Post Enrollment Guaranteed Issue: Express Issue questions must be answered and if the GI participation requirement is met then GI will apply; otherwise, applicants will be underwritten.
- Enrollment for GI expected to last up to 30 days. The timing begins on the date the first application is taken. Continued GI for new hires is subject to evaluation of the enrollment results.
- Express Issue Limit: \$50,000 Employee (\$25,000 for Spouse)
- Maximum Benefit/SI Limit: \$100,000 Employee (\$50,000 for Spouse)
- Spouse coverage is 50% of the employee face amount
- Children coverage is 25% of the employee face amount
- Available in units of: \$5,000
- Waiting Period: 30 Days
- The Critical Illness Benefit can be paid once per covered condition up to the maximum benefit amount.
- Covered conditions must be 6 months apart.

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Chubb Critical Illness

Proposed Benefits

	Chubb Critical Illness
Plan	opt1
Critical Illness Benefits	
Covered Conditions – Pays a percentage of face amount	
Benign Brain Tumor	100%
Cancer (except skin cancer)	100%
Carcinoma In Situ	25%
Coronary Artery Obstruction	25%
End Stage Renal Failure	100%
Heart Attack	100%
Major Organ Failure	100%
Stroke	100%
Skin Cancer Benefit - Payable once per insured per year	\$250
Maximum Benefit Amount (X Face Amount)	1X
Pre-Existing Conditions Limitation	6/6
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

Chubb Critical Illness

Proposed Rates - opt1 Plan

Child coverage is included in the employee rates.

Mode	Annual Premiums							
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					2,500	2,500	2,500	2,500
Issue Age	Ee NT	Ee TB	Ee+Sp NT	Ee+Sp TB	Ee+Ch NT	Ee+Ch TB	Ee+Fam NT	Ee+Fam TB
18-25	\$15.90	\$19.70	\$23.10	\$28.80	\$15.90	\$19.70	\$23.10	\$28.80
26-30	\$28.90	\$38.90	\$42.60	\$57.60	\$28.90	\$38.90	\$42.60	\$57.60
31-35	\$37.70	\$54.40	\$55.80	\$80.90	\$37.70	\$54.40	\$55.80	\$80.90
36-40	\$54.00	\$83.40	\$80.20	\$124.30	\$54.00	\$83.40	\$80.20	\$124.30
41-45	\$81.20	\$133.20	\$121.00	\$199.10	\$81.20	\$133.20	\$121.00	\$199.10
46-50	\$127.20	\$218.40	\$190.10	\$326.90	\$127.20	\$218.40	\$190.10	\$326.90
51-55	\$185.80	\$330.40	\$277.90	\$494.90	\$185.80	\$330.40	\$277.90	\$494.90
56-60	\$261.80	\$481.90	\$391.90	\$722.10	\$261.80	\$481.90	\$391.90	\$722.10
61-65	\$358.40	\$683.30	\$536.80	\$1,024.20	\$358.40	\$683.30	\$536.80	\$1,024.20
66-70	\$445.60	\$878.60	\$667.60	\$1,317.20	\$445.60	\$878.60	\$667.60	\$1,317.20
71-75	\$502.90	\$1,024.80	\$753.60	\$1,536.40	\$502.90	\$1,024.80	\$753.60	\$1,536.40
76-80	\$620.60	\$1,284.60	\$930.10	\$1,926.10	\$620.60	\$1,284.60	\$930.10	\$1,926.10
81+	\$945.00	\$2,019.20	\$1,416.80	\$3,028.10	\$945.00	\$2,019.20	\$1,416.80	\$3,028.10
Rider Add-On								
All	Riders are included in the rates listed above: Best Doctors							

Chubb Critical Illness

Proposed Rates - opt1 Plan

Child coverage is included in the employee rates.

Mode	Annual Premiums							
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					5,000	5,000	5,000	5,000
Issue Age	Ee NT	Ee TB	Ee+Sp NT	Ee+Sp TB	Ee+Ch NT	Ee+Ch TB	Ee+Fam NT	Ee+Fam TB
18-25	\$31.80	\$39.40	\$46.20	\$57.60	\$31.80	\$39.40	\$46.20	\$57.60
26-30	\$57.80	\$77.80	\$85.20	\$115.20	\$57.80	\$77.80	\$85.20	\$115.20
31-35	\$75.40	\$108.80	\$111.60	\$161.80	\$75.40	\$108.80	\$111.60	\$161.80
36-40	\$108.00	\$166.80	\$160.40	\$248.60	\$108.00	\$166.80	\$160.40	\$248.60
41-45	\$162.40	\$266.40	\$242.00	\$398.20	\$162.40	\$266.40	\$242.00	\$398.20
46-50	\$254.40	\$436.80	\$380.20	\$653.80	\$254.40	\$436.80	\$380.20	\$653.80
51-55	\$371.60	\$660.80	\$555.80	\$989.80	\$371.60	\$660.80	\$555.80	\$989.80
56-60	\$523.60	\$963.80	\$783.80	\$1,444.20	\$523.60	\$963.80	\$783.80	\$1,444.20
61-65	\$716.80	\$1,366.60	\$1,073.60	\$2,048.40	\$716.80	\$1,366.60	\$1,073.60	\$2,048.40
66-70	\$891.20	\$1,757.20	\$1,335.20	\$2,634.40	\$891.20	\$1,757.20	\$1,335.20	\$2,634.40
71-75	\$1,005.80	\$2,049.60	\$1,507.20	\$3,072.80	\$1,005.80	\$2,049.60	\$1,507.20	\$3,072.80
76-80	\$1,241.20	\$2,569.20	\$1,860.20	\$3,852.20	\$1,241.20	\$2,569.20	\$1,860.20	\$3,852.20
81+	\$1,890.00	\$4,038.40	\$2,833.60	\$6,056.20	\$1,890.00	\$4,038.40	\$2,833.60	\$6,056.20
Rider Add-On								
All	Riders are included in the rates listed above: Best Doctors							

Chubb Critical Illness Critical Illness Insurance



Exclusions & Limitations

No benefits will be paid for losses resulting from any intentionally self-inflicted injury.

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Chubb Hospital Indemnity

Looking for sensible options while health insurance costs expand?

In today's unsettled health insurance market many employers are having to make hard decisions about how to provide high quality, yet cost effective health coverage to their employees. Rather than cancelling or severely reducing their plan coverage, many organizations are opting to restructure their plans with increased deductibles and other out-of-pocket expenses.

The result of implementing such a plan can, however, put employees in a difficult financial position. Chubb Hospital Indemnity is designed to help employees deal with the cost of a hospitalization by providing benefits that can be used to offset out-of-pocket costs associated with hospital admission and confinement.

Innovation to Help Pay Hospital Inpatient Costs

Hospital Indemnity helps the employees minimize financial exposure of hospital admission and confinement.

Plan Flexibility

Customized benefit amounts along with optional benefit choices allow employers to tailor a plan specifically for their employees.

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Chubb Hospital Indemnity

Chubb NA is the U.S.-based operating division of the Chubb Group of Companies, headed by Chubb Ltd. (NYSE:CB) Insurance products and services are provided by Chubb Insurance underwriting companies and not by the parent company itself.

The U.S. Foreign Account Tax Compliance Act, commonly known as "FATCA", became the law in the U.S. in March of 2010 and becomes effective July 1, 2014. Pursuant to FATCA, brokers, producers, agents and/or clients may need to obtain withholding certificates from insurance companies. For information on how to obtain the applicable withholding certificate from ACE U.S. insurance companies, please go to <http://www2.chubb.com/us-en/u-s-foreign-account-tax-compliance-act-fatca.aspx>.

Administration

Administration for Chubb Hospital Indemnity is provided by a third party administrator, Administrative Concepts Inc. and not by Combined Insurance.

ACI Offers:

- Paper or web-based enrollment support
- An on-line benefit management facility which enables the insured to check on claim status, print EOB's, and download plan information such as insurance certificates and claim forms from anywhere they have Internet access
- Children coverage up to age 26
- Zero deductible or co-pay requirements

Chubb Hospital Indemnity



Exclusions & Limitations

We will not pay any benefits for expenses incurred for, or injuries resulting from, any of the following:

- Intentionally self-inflicted Injury; suicide or attempted suicide.
- War or any act of war, whether declared or not.
- Service in the military, naval or air service of any country or international organization.
- Commission of, or attempt to commit, a felony.
- Bungee-cord jumping, parachuting, skydiving, parasailing, hang-gliding;
- An accident if the Covered person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's licenses, except while participating in Driver's Education Program.
- The {Insured/Covered Person} being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred, or while under the influence of any drug unless administered under the advice and consent of a Doctor.
- Alcoholism, drug addiction or the use of any drug or narcotic except as prescribed by a Doctor unless specifically provided herein
- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury or Sickness.
- Experimental or Investigational drugs, services, supplies or any procedure held to be Experimental or Investigatory by the Company at the time the procedure is done. For the purposes of this exclusion, "Experimental or Investigational" means medical services, supplies or treatments provided or performed in a special setting for research purposes, under a treatment protocol or as part of a clinical trial (Phase I, II or III). The covered service will also be considered Experimental or Investigational if the {Insured/Covered Person} is required to sign a consent form that indicates the proposed treatment or procedure is part of a scientific study or medical research to determine its effectiveness or safety. Medical treatment, that is not considered standard treatment by the majority of the medical community or by Medicare, Medicaid or any other government financed programs or the National Cancer Institute regarding malignancies, will be considered Experimental or Investigational. A drug, device or biological product is considered Experimental or Investigational if it does not have FDA approval or approval under an interim step in the FDA process, i.e., an investigational device exemption or an investigational new drug exemption.
- Elective Abortion. Elective Abortion means an abortion for any reason other than to preserve the life of the female upon whom the abortion is performed.
- Pregnancy or childbirth unless conception occurred while coverage was in force under the policy.
- 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.
- Treatment or services ordered by persons employed by or retained by a Policyholder or by an immediate family member or member of the {Insured/Covered Person}'s household.

This insurance does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit Us from providing insurance, including, but not limited to, the payment of claims.

Exclusions & Limitations may vary by state.

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Chubb LifeTime Benefit Term Permanent Life Insurance



Exclusions & Limitations

If the insured commits suicide, while sane or insane, within two years (one year in some states) from the Date of Issue, and while this Coverage is in force, We will pay in one sum to the Beneficiary, the amount of premiums paid for this Coverage.

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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 receive acceptance. 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 American Insurance Company

This policy provides limited benefits on a fixed indemnity basis. It does not constitute comprehensive health insurance coverage (often referred to as “major medical coverage”) under the Affordable Care Act (ACA). For more information about the ACA, please refer to <http://www.HealthCare.gov>.

Chubb. Insured.