

Hospital Cash

Add Hospital Cash to Your Health Plan

CHUBB®



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 Days
Average
hospital stay²

\$12,000
Average
hospitalization cost²

If you were
hospitalized, could you
pay your deductible?

LCMC Health



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 due to 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 to age 26 are eligible for coverage. No medical history is required. Even dependent grandchildren can be covered.

Renewable

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 even if you change jobs or retire while the policy is in force. Once ported, coverage cannot be cancelled as long as the policy remains in force and premiums are paid as due. You may not port coverage while you are actively employed by LCMC Health.

Pre-Existing Conditions

There are no pre-existing condition exclusions.



Chubb Hospital Cash Benefit for Accidents and Sickness

Plan: 24-Hour Coverage

First Hospitalization Benefit - \$100
 This benefit is payable for the first covered hospital confinement Per certificate.
 Maximum Benefit Per Certificate: 1

Hospital Admission Benefit - \$1,000
 This benefit is for admission to a hospital or hospital sub-acute intensive care unit.
 Maximum Benefit Per Calendar Year: 2

Additional Hospital Admission Benefit - \$1,000
 Additional benefit provided when the hospital is part of LCMC Health.
 Maximum Benefit Per Calendar Year: 2

Hospital Confinement Benefit – \$100 Per day
 This benefit is for confinement in a hospital or hospital sub-acute intensive care unit.
 Maximum Days Per Calendar Year: 30

Additional Hospital Confinement Benefit - \$100 Per Day
 Additional benefit provided when the hospital is part of LCMC Health.
 Maximum Days Per Calendar Year: 30

Hospital Confinement ICU Benefit – \$200 Per day
 This benefit is for confinement in a hospital intensive care unit.
 Maximum Days Per Calendar Year: 30

Additional Hospital Confinement ICU Benefit - \$200 Per Day
 Additional benefit provided when the hospital is part of LCMC Health.
 Maximum Days Per Calendar Year: 30

Newborn Nursery Benefit - \$500 Per Day
 This benefit is payable for an insured newborn baby receiving newborn nursery care and who is not confined for treatment of a physical illness, infirmity, disease, or injury.
 Maximum Days Per Confinement - Normal Delivery: 2
 Maximum Days Per Confinement - Caesarean Section: 2

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

	Monthly Premium
Employee	\$ 12.63
Employee + Spouse	\$ 22.30
Employee + Children	\$ 17.68
Family	\$ 27.35

Limitations & Exclusions

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 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 where the accident occurred);
- Participating 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;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;
- Alcoholism;
- 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, or is related to or results from a congenital disease or anomaly of a covered Dependent Child; and congenital defects in newborns; and
- 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.

A Physician cannot be You or a member of Your Immediate Family, Your business or professional partner, or any person who has a financial affiliation or business interest with You.

1. This is a supplement to health insurance and is not a substitute for Major Medical or other minimal essential coverage. 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. HCUP Statistical Brief #246. December 2018. Agency for Healthcare Research and Quality, Rockville, MD. www.hcup-us.ahrq.gov/reports/statbriefs/sb246-Geographic-Variation-Hospital-Stays.pdf.

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

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