

onecare 
accident & sickness

250–1000
plans



1health
care

Accident & Sickness



Underwritten by Federal Insurance Company, a subsidiary of Chubb Limited

Even with a comprehensive medical benefit package, you may still be responsible for deductibles, co-pays and other out-of-pocket expenses. OneCare helps with these day-to-day healthcare costs. This affordable plan provides accident & sickness coverage, paying cash benefits to help cover out-of-pocket expenses incurred from a hospital stay due to an accident or illness.

OneCare Accident & Sickness provides coverage for commonly used services to keep you and your family healthy, and help reduce out-of-pocket expenses. It's the perfect solution to offset medical costs not covered by high-deductible plans.

OneCare Accident & Sickness can be used to pay for some of the costs associated with a hospital stay that are not covered by your primary health plan—such as travel expenses for immediate family members, pet boarding costs, and loss of income*. This plan provides cash benefits that can be used however you choose, such as paying for deductibles, mortgage, rent or other bills—a critical option if you are on a tight budget.

*loss of income applies to a parent, spouse of domestic partner of the insured. This is not applicable to the loss of income of an insured.

Depending on which plan you select, OneCare provides cash payments of:

- **\$200–\$1,000 per day of hospitalization*** (up to 30 days)
- **\$250–\$1,000 per day in ICU*** (up to 30 days)
- **\$250–\$1,000 for hospital admission*** (up to twice per year)
- **Up to \$1,000 for inpatient or outpatient surgeries*** (once per year)
- **Up to \$375 for inpatient or outpatient anesthesia*** (once per year)
- **Up to \$250 for emergency room visits*** (up to twice per year)
- **Up to \$100 for physician office visits*** (Plans 250–500: up to 3 X per year per insured; Plans 750–1000: up to 5 X per year per insured)
- **Up to \$100 for diagnostic X-ray and lab*** (up to twice per year)
- **Up to \$100,000 for accidental death & dismemberment***
- **Up to \$200 per-day for immediate family travel expenses*** (up to 2 people, 5 days maximum, 50 mile minimum)
- **Up to \$400 per-day loss of income for spouse, parent, or domestic partner*** (up to 5 days)
- **Up to \$200 per-day for pet boarding*** (up to 5 days)

*Limitations may apply. See Limitations & Exclusions on page 8 for details.



OneCare Accident & Sickness Benefits

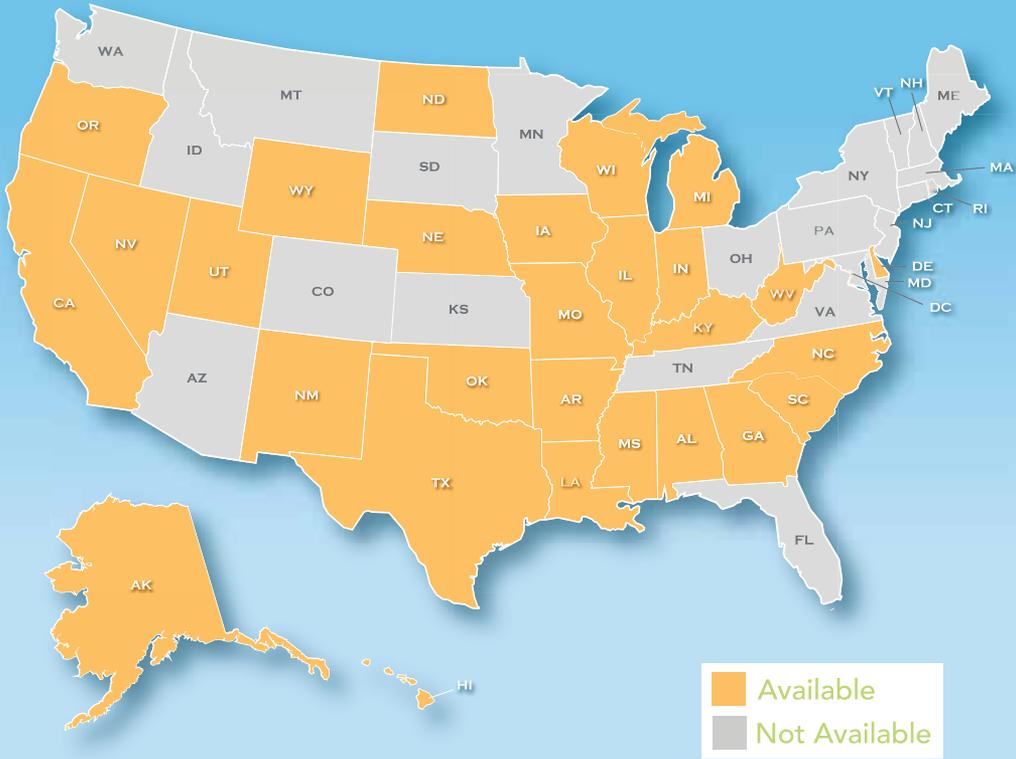
OneCare Accident & Sickness Plan Underwritten by Federal Insurance Company, a subsidiary of Chubb				
OneCare Plan	Plan 250	Plan 500	Plan 750	Plan 1000
Inpatient				
In Hospital Indemnity <small>(pays day 1 up to 30 days)</small>	\$250	\$500	\$750	\$1,000
ICU Indemnity <small>(pays in addition to In-hospital if admitted ICU)</small>	\$250	\$500	\$750	\$1,000
Hospital Admission <small>(pays day 1 on top of daily in hospital, up to twice per year per insured)</small>	\$250	\$500	\$750	\$1,000
Surgical Indemnity–Inpatient (1 X per year per insured)	\$500	\$500	\$750	\$1,000
Anesthesia–Inpatient (1 X per year per insured)	\$125	\$125	\$250	\$375
Outpatient				
Emergency Room Visit <small>(up to 2X per year per insured)</small>	\$75	\$125	\$150	\$250
Physician Office Visit <small>(Plans 250-500: up to 3X per year per insured) (Plans 750-1000: up to 5X per year per insured)</small>	\$50	\$50	\$75	\$100
Surgical Indemnity–Outpatient (1X per year per insured)	\$500	\$500	\$750	\$1,000
Anesthesia–Outpatient (1 X per year per insured)	\$125	\$125	\$250	\$375
Immediate Family Member Travel Expense <small>(payable after 1 day, 5 days max, up to 2 family members, 50 mile minimum)</small>	\$200	\$200	\$200	\$200
Loss of Income <small>(Parent, Spouse, or Partner –5 days maximum)</small>	\$400	\$400	\$400	\$400
Pet Boarding Expense <small>(5 days maximum)</small>	\$200	\$200	\$200	\$200
Diagnostic X-Ray and Lab <small>(2 events per year per insured)</small>	\$25	\$75	\$100	\$150
Accidental Death & Dismemberment				
Death Benefit	\$10,000	\$50,000	\$75,000	\$100,000
Loss of Speech and Hearing	\$10,000	\$50,000	\$75,000	\$100,000
Loss of Speech and Loss of 1 Hand, Foot, or Sight of 1 Eye	\$10,000	\$50,000	\$75,000	\$100,000
Loss of Hearing and Loss of 1 Hand, Foot, or Sight of 1 Eye	\$10,000	\$50,000	\$75,000	\$100,000
Loss of 2 Hands, 2 Feet, Sight of 2 Eyes, or Combination of 2 of a Loss of Hand, foot, or Sight of 1 Eye	\$10,000	\$50,000	\$75,000	\$100,000
Loss of 1 Hand, 1 Foot, or Loss of Sight of 1 Eye	\$5,000	\$25,000	\$37,550	\$50,000
Loss of Speech or Hearing	\$5,000	\$25,000	\$37,550	\$50,000
Loss of Thumb and Index Finger	\$2,500	\$12,500	\$18,750	\$25,000

*Coverage may not be available in all U.S. states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on state laws. If applicable, state specific Exclusions and Limitations pages will be provided at the end of the proposal.

NOTICE: The insurance described in this summary provides limited benefits on a fixed indemnity basis. Limited benefits plans are insurance products with reduced benefits intended to supplement comprehensive health insurance plans. This insurance is not an alternative to comprehensive coverage. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this does not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA).

OneCare Accident & Sickness State Availability

OneCare Accident & Sickness is Available in 28 states and D.C.



OneCare Accident & Sickness Plan is NOT Available in: Arizona, Colorado, Connecticut, Florida, Idaho, Kansas, Maine, Maryland, Massachusetts, Minnesota, Montana, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, South Dakota, Tennessee, Vermont, Virginia, or Washington.

OneCare Accident & Sickness Claims

Mail claims to:

Co-ordinated Benefit Plans, LLC, P.O. Box 21673, Eagan, MN 55121

For claims follow-up and correspondence, please email: Team2@cbpinsure.com

Claims Status & Verification: **888-352-2912**

OneCare Accident & Sickness Frequently Asked Questions

Q **When and how can I make changes to my plan?**

A Changes can only be made within 30 days of your plan's anniversary date or a qualifying event. Simply call customer service.

Q **What is a qualifying event?**

A A life-changing event such as a change in legal marital status; a change in number of dependents; if dependents satisfy or cease to satisfy eligibility requirements; if a dependent exceeds the age limitations set forth by the policy; or a job change or loss of employment.

Q **I just moved. Do I need to report my change of address to you?**

A Yes, we must have your current address in order for your claims to be paid.

Q **I just moved to another state. Will this affect my benefits?**

A Your OneCare plan is portable, so you will still be covered if you move to another approved state. However, if you move to a non-approved state, your policy will be canceled. (see map on the previous page).

Q **How often should my claims be filed?**

A Your claims should be filed each time you receive care for covered services.



OneCare Accident & Sickness Limitations & Exclusions

The following exclusions apply to all benefits under this policy. Additional exclusions, limitations or conditions may also apply to specific benefits. Please read the entire policy carefully.

Aircraft Pilot or Crew—This insurance does not apply to any Accident caused by or resulting from, directly or indirectly, the Covered Person entering, flying or exiting any aircraft while acting or training as a pilot or crew member. This exclusion does not apply to passengers who temporarily perform pilot or crew functions in a life-threatening emergency.

Cosmetic Surgery—This insurance does not apply to cosmetic surgery or care or treatment solely for cosmetic purposes, or complications therefrom. This exclusion does not apply to cosmetic surgery resulting from an Accident if initial treatment of the Covered Person is begun within twelve (12) months of the date of the Accident or to treat congenital defects in covered newborns.

Experimental or Investigational—This insurance does not apply to any service, supply or care that is Experimental or Investigational.

Illegal Acts—This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person's commission or attempted commission of a felony or being engaged in an illegal occupation.

Incarceration—This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly any occurrence while the Covered Person is incarcerated.

Infertility and Sex Changes—This insurance does not apply to sex changes or the reversal of tubal ligation and vasectomies, artificial insemination, in vitro fertilization, and test tube fertilization, including any related testing, medications, or Physician's services, unless required by law.

Intoxication Exclusion—This insurance does not apply to any Accident caused by or resulting from, directly or indirectly, the Covered Person being intoxicated, at the time of an Accident. Intoxication is defined by the laws of the jurisdiction where such Accident occurs.

Alcoholism and Drug or Substance Abuse—This insurance does not apply to alcoholism or drug or substance abuse. In addition, the insurance does not apply to any confinement in a detoxification facility or drug or alcohol rehabilitation facility that is not also a Hospital or part of a Hospital.

Narcotic Exclusion—This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person being under the influence of any narcotic or

other controlled substance at the time of the loss. This exclusion does not apply if any narcotic or other controlled substance is taken and used as prescribed by a Physician.

Pre-existing Condition—This insurance does not pay any benefits for Sickness caused by or resulting from a Covered Person's Pre-existing Condition if the Sickness occurs during the first 12 months that a Covered Person is insured under this policy.

Pregnancy—This insurance does not apply to normal pregnancy. Complications of Pregnancy are covered as any other Sickness.

Pregnancy of a Dependent Child—This insurance does not apply to pregnancy of a Dependent Child, unless required by law.

Rest care or Custodial Care and Treatment—This insurance does not apply to any rest care or custodial care or treatment for any Accident or Sickness.

Service in the Armed Forces—This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, the Covered Person participating in military action while in active military service with the armed forces of any country or established international authority.

Suicide or Intentional Injury—This insurance does not apply to, and no benefits are payable related to the Covered Person's suicide, attempted suicide or intentionally self-inflicted injury.

Voluntary Abortion—This insurance does not apply to voluntary abortion, except with respect to You or Your covered Spouse or Domestic Partner where such person's life would be endangered if the fetus were carried to term.

War—This insurance does not apply to any Accident or Sickness caused by or resulting from, directly or indirectly, war, undeclared war, civil war, insurrection, rebellion, revolution, warlike acts by a military force or personnel, any action taken in hindering or defending against any of these or any consequences of any of these acts regardless of any other direct or indirect cause or event, whether covered or not, contributing in any sequence to the loss.

Workers Compensation—This insurance does not cover Accident or Sickness arising out of and in the course of any occupation for compensation, wage or profit which are payable under Occupational Disease Law, Workers Compensation or similar law, whether or not application for such benefits have been made.

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Coverage may not be available in all states or certain terms may be different where required by state law. 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.

Underwriting restrictions: All customers who complete the enrollment process will be subject to underwriting verification by Federal Insurance Company. This offer is not binding to the extent that United States trade or economic sanctions or other laws or regulations prohibit Federal from offering or providing insurance. To the extent any such prohibitions apply, this offer is void ab initio. Insurance coverage is underwritten by Federal Insurance Company, a subsidiary of Chubb Limited. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit new.chubb.com. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb, PO Box 1600, Whitehouse Station, NJ 08889-1600.

Notes



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