

# Voluntary (Permanent) Term Life Insurance with a Long Term Care Benefit from Chubb

Insurance that lasts a lifetime and provides access to a Long Term Care Benefit



## **The 2022 Enrollment**

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This 2022 annual enrollment provides another opportunity to choose up to a total of \$100,000 of coverage for yourself on a Guaranteed Issue basis . . . no medical questions, exams or blood tests required. As a benefit eligible employee of an HCA Healthcare affiliated facility, you are guaranteed the right to obtain this unique life insurance coverage.

## **LifeTime Benefit Term**

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LifeTime Benefit Term . . . finally, an efficient and affordable solution for Pre and Post-Retirement Life Insurance with optional assistance with Long Term Care expenses.

## **Death Benefit Face Amounts Available**

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LifeTime Benefit Term from Chubb is available to you during this enrollment period in the amounts of \$25,000, \$50,000, \$75,000 and \$100,000 on a Guaranteed Issue (GI) basis for 2022 only.

## **Provides Paid up Death Benefit**

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Provides paid up death benefit values after only 10 years, so if you decide to stop paying premiums at some time in the future, you are guaranteed paid-up coverage of a reduced amount.

## **Long Term Care Benefit**

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Your Long Term Care Benefit gives you the ability to convert your Death Benefit to a 4% Monthly Long Term Care Benefit. For example: a \$50,000 Death Benefit can provide \$2,000 per month toward Long Term Care expenses for up to 25 months! (see example on other side)

## **Spouse & Child Coverage**

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Spouse & Child coverage is available again this year. There are two qualifying questions for your spouse. You may also elect to cover all eligible children for one low premium, provided you or your spouse have also elected coverage.

## **Why LifeTime Benefit Term?**

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All of the above . . . plus rates for life insurance coverage never increase and benefits are fully portable. LifeTime Benefit Term insurance combines the advantages of Term with the protections and guarantees of Permanent Insurance.

## **Coverage is Portable**

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This coverage is portable, which means you can keep this policy even if you terminate or retire from employment at your HCA Healthcare affiliated facility.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by Combined Insurance Company of America, Chicago, IL, a Chubb company.



# LifeTime Benefit Term



## LifeTime Benefit Term Insurance Provides

- Life Insurance protection to age 121
- Long Term Care Protection
  - Long Term Care benefits are available to the employee and spouse coverage only.
  - If you need LTC, you can access your death benefit while you are living if you are unable to perform two of six Activities of Daily Living and require nursing home, home health care, assisted living, or adult day care services; or
  - You have a Severe Cognitive Impairment that requires substantial Supervision to protect you from threat of health or safety. You will receive 4% of your death benefit per month while you are living for up to 25 months to help pay for LTC.
  - Insurance premiums for this coverage are waived while this benefit is being paid.

### How Long Term Care Benefit with LTC Works

Death Benefit  
at Policy Issue\*

**\$50,000**  
policy face amount

Long Term Care Benefit\*\*

**4% (\$2,000)**  
Monthly LTC Benefit  
for 25 months

**A Total of  
\$50,000 in  
Long Term Benefits!**

\* LifeTime Benefit Term begins to build paid up values after 10 years. If you continue paying premiums, your coverage will be fully paid up, under current assumptions at age 100. In addition, it has a guarantee ensuring while the policy is in force, the initial death benefit will last for the longer of 25 years or to age 70 and thereafter can never be less than 50% of your initial death benefit.

\*\* The maximum LTC payments equal one (1) times the current death benefit. The current death benefit at time of LTC payment may differ from original death benefit. Any accelerated death benefit received for Long Term Care will reduce, by a like amount, the total benefits available under the contract.

This document is a brief description of Certificate Form No. C34544TN Group policy form is P34544TN. This document is a brief description of Certificate Form No. C34544TN and riders: Dependent Child=34546, Guaranteed Insurability=34547, Waiver of Premium=34551, Payor Waiver of Premium=34549, Level Term=34548, Accelerated Death Benefit for Terminal Illness=34550, and Long Term Care=34553TN. Refer to your certificate of insurance for specific details about benefits, exclusions and limitations.

## LifeTime Benefit Term Exclusions

If the insured commits suicide, while sane or insane, within two years 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.

## Long Term Care Exclusions

We will not pay Long Term Care benefits for care that is received or loss incurred as a result of: 1) an intentionally self-inflicted injury, or attempted suicide; or 2) war or any act of war, declared or undeclared, or service in the armed forces of any country; or 3) treatment of the Insured's alcohol, drug or other chemical dependence, except if the drug dependency was sustained or acquired at the hands of a Physician, or except while under treatment for an injury or sickness; or 4) the Insured's commission of, or attempt to commit, a felony; or an injury that occurs because of the Insured's involvement in an illegal activity. We will not pay Long Term Care benefits if the Confinement, Home Health Care services, or Adult Day Care service: 1) Is received outside the United States and its territories; or 2) is provided by ineligible providers; or 3) is rendered by members of the Certificateholder's or the Insured's Immediate Family.