



Gap Supplement
We've Got You Covered

CHUBB®

Chubb Accident & Health



The ever-changing healthcare marketplace continues to challenge employers who are looking for how to best meet their employees' benefit needs on a cost-efficient basis.

Over the past 10 years, the percentage of employees enrolled in employer-sponsored, high-deductible health plans has risen 25%.* High-deductible health plans are here to stay and can create an additional financial burden on employees.

Chubb's Gap Supplement Medical Expense product is designed to help cover the out-of-pocket costs that continue to weigh on individuals who have become increasingly responsible for larger co-payments, co-insurance amounts, and higher deductibles. As a response to the evolving market and increased medical costs, we have enhanced our product offering to make these plans more cost-efficient, whether paid by the employer or the employee, by creating more flexibility in customizing a plan that is best suited to fit unique benefit needs.

Eligibility

- The plan is only available to individuals covered under a major medical plan.
- Eligibility rules are flexible in order to coordinate with a major medical plan's eligibility rules; coverage is also available to dependents who are covered under a major medical plan.
- Eligibility waiting periods are consistent with the underlying major medical plan.
- Individuals must be actively at work at least 15 hours per week.
- Participation requirements may apply.

Benefits

Coverage is guaranteed issue and reimburses an individual's out-of-pocket expenses not covered under an underlying major medical plan.

Out-of-pocket expenses reimbursable under this Plan must also be eligible under the underlying major medical plan, subject to the plan's deductible and coinsurance factors.

Enhanced Benefits Include:

Flexibility and ability to tailor plan design and coverage to fit unique medical program needs such as:

- Adding deductibles.
- Increasing/decreasing outpatients benefits.
- Increasing maximum benefits for family members.

Our gap supplement product provides additional coverage in addition to a major medical plan backed by cost savings for both the employer and employee.

*Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits 2006-2016

Gap Supplement – Plan Design Options		
Plan Design	Range of Options	
Funding Options	May offer employer-paid, employee-paid (voluntary), or a combination of the two	
Benefit Options	Benefit Definitions	Benefit Amounts
Hospital Expense Benefit	Reimburses deductibles, coinsurance or other eligible out-of-pocket expenses incurred during inpatient hospitalization	Per insured: up to \$10,000 Per family: up to 2-3 times benefit year maximum per insured
Outpatient Benefit	Reimburses eligible out-of-pocket expenses incurred in/for: <ul style="list-style-type: none"> • Hospital ER (not admitted) • Any facility licensed to provide outpatient treatment • Durable medical equipment • Ambulance transport 	Per insured: up to \$5,000 Per family: up to 2 or 3 times benefit year maximum per insured *Outpatient Benefit maximum is limited to 5% up to 70% of Hospital Expense Benefit maximum
Doctor’s Office Visit (optional)	Reimburses out-of-pocket expenses incurred in a doctor’s office	Reimbursement levels: Per insured: \$15 - \$125 per visit up to 3-12 visits per benefit period Per family: 2-3 times the number of visits per insured per benefit period

Chubb’s Gap Supplement plan design, benefit options, and flexibility varies by state.

Exclusions

Benefits are not payable for:

- Intentionally self-inflicted Injury; suicide or attempted suicide.
- War or any act of war, whether declared or not.
- Active duty in military service of any country or international organization.
- Out-of-pocket medical expenses for which an individual is entitled to benefits under any Workers Compensation Act, Employer’s Liability Laws or similar occupational benefits or while engaged in activity for monetary gain from sources other than the employer sponsoring the plan.
- Out-of-pocket expenses paid or payable under any mandatory no fault automobile insurance contract or mandatory basic reparations benefit of no fault.

- Treatment or services provided outside of the United States.
- Injuries or losses that happen while an individual is committing or attempting to commit a felony or actively participating in a riot or insurrection, or while an individual is legally intoxicated (as determined by that state’s laws) or under the influence of any drug unless administered under the advice and consent of a doctor.
- Treatment by persons employed or retained by the employer or by an individual’s immediate family or member of the insured’s household.
- Covered medical expenses an individual would not be responsible for in the absence of this Policy.
- Expenses incurred for treatment that are not medically necessary or does not result from the treatment of an Injury or Sickness.
- Treatment for dental or vision care not related to an accidental Injury.

- Treatment for Injury or Sickness that is payable under any insurance that does not require Deductible and/or Coinsurance payments by a covered individual.
- Treatment for Injury or Sickness for benefits that are not covered under the employer’s major medical plan.
- Prescription drugs.

Contact

For more information about Chubb’s Gap Supplement Medical Expense product, please contact your sales representative at 877-297-4225

This is a supplement to health insurance and is not a substitute for major medical coverage. This is not qualifying health coverage (“minimum essential coverage”) that satisfies the health coverage requirement of the Affordable Care Act. If you don’t have minimum essential coverage, you may owe an additional payment with your taxes.

This is a brief description of the features of this insurance program. The provision of this document is for informational purposes only and is not an insurance contract. Insurance provided by ACE American Insurance Company and its U.S. based underwriting company affiliates. 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.

CHUBB®

About Chubb

For more than fifty years, Chubb Accident & Health has been committed to responding to the special needs of our customers with insurance solutions that provide greater stability in an ever changing accident and health marketplace.

Through our products and services, we have demonstrated an exceptional ability for flexible, fast and creative collaboration with policyholders.

We are one of the strongest carriers in the market with the expertise and financial strength to offer rich options, broad coverages and high benefit limits at affordable costs.

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