

	EverydayCARE Choice Plus	EverydayCARE Choice	EverydayCARE
Monthly Premiums:			
Employee	\$155	\$135	\$105
Employee + Spouse	\$289	\$251	\$200
Employee + Child(ren)	\$282	\$248	\$200
Family	\$417	\$367	\$300
EverydayCARE Deductible	\$0	\$0	\$0

Everyday 1to1™	<ol style="list-style-type: none"> Care Management - Chronic & Acute Disease (Includes predictive analytics & population health management) 24/7 Care Logistics Support & Scheduling (English & Spanish, Preemptive PCP Telehealth, Overpricing Protection, Healthcare Navigation) Physician-to-Physician Case Management (Hospital Cost Reduction, Discharge Management) Patient Assistance Programs (Pharmaceutical Programs, State Medicaid Programs, & Nanthealth Cancer Program) Workers Compensation Case Management (E-MOD Protection & Stay at Work Programs) 	<p>24/7 Everyday 1to1™ Saves Time & Money 888-407-7928 <i>Always Included. English and Spanish.</i></p>
EverydayCARE™	<p>Primary Care & Injury Office Visits Chiropractic Office Visits Preventive Adult Visits (All MEC Services) Preventive Well Child Care (All MEC Services) Labs Immunizations (MEC Only)</p> <p style="text-align: center;">\$0 Copay / \$0 Deductible Open Network: Redirect Health Directed Care Only</p>	

CHUBB®

	Plan Benefits	Plan Benefits	Plan Benefits	
Employee Limited Accident and Sickness Plans	Sickness Only Benefits			
	Hospital Confinement	\$500 per day x 5 days \$5,000 <i>Max Benefit Amount per Plan Year</i>	\$250 per day x 5 days \$2,500 <i>Max Benefit Amount per Plan Year</i>	Logistics Only
	Emergency Room Treatment	\$150 per day x 2 days	\$100 per day x 2 days	Logistics Only
	Diagnostic Test (X-Ray and Lab)	\$75 per day x 2 days	\$50 per day x 2 days	Logistics Only
	Advanced Diagnostic (Angiogram / Arteriogram, EEG, Myelogram, CT Scan, MRI Scan, PET Scan)	\$150 per day x 1 day	\$100 per day x 1 day	Logistics Only
	Critical Illness Benefits			
	Type 1 Cancer, Heart Attack, Stroke	\$2,000	\$1,000	Logistics Only
	Accident Only Benefits			
	Accident Medical Expense	\$3,000	\$2,000	Logistics Only
	-Accident Medical Expense Deductible	\$100	\$100	Logistics Only
AD&D (100% Primary & Spouse, 20% Children)	\$10,000	\$5,000	Logistics Only	

Prescription Drug Programs

MEC Covered Preventive Medications

Generic, Brand Name & Specialty Pharmacy

Directed Through Redirect Health (otherwise no benefit)	
	\$0 Copay
	Call Everyday 1to1™ for discounts

This information is a brief description of the important features of this insurance plan. It is not an insurance contract. Insurance benefits are underwritten by Federal Insurance Company. 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. (1) 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") and does not satisfy a person's individual obligation to secure the requirement of minimum essential coverage under the Affordable Care Act (ACA). For more information about the ACA, please refer to <http://www.HealthCare.gov>

Plan Provisions

Pre-existing Condition Limitation	The 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. Pre-existing Condition means an Accident or a Sickness for which, in the 6 months before the Covered Person becomes insured under the policy, medical advice, treatment or care was sought by a Covered Person, or was recommended by, prescribed by or received from a Physician.
Issue Ages	18-64 (Policy terminates at age 75)
Eligibility	Guaranteed Issue
Rate Guarantee	1 year
Situs State	Policy will be issued in the situs state of the employer.

General Exclusions

Accident & Sickness Benefits

This insurance does not apply to any loss caused by or resulting from, directly or indirectly, any of the following:

- Commission or attempted commission of a felony;
- intoxication while operating a motorized vehicle;
- alcoholism or drug or substance abuse;
- Pre-existing Condition if the Sickness occurs during the first 12 months of coverage;
- pregnancy, except a Complication of Pregnancy;
- pregnancy of a Dependent Child;
- participating in military action while in active military service;
- suicide, attempted suicide or intentionally self-inflicted injury;
- voluntary abortion, except where such person's life would be endangered if the fetus were carried to term;
- war, declared or undeclared;
- routine newborn well baby care;

Accident-only Benefits

No benefits will be paid for any Accident caused by or resulting from any of the following:

- emotional trauma, mental or physical illness, disease, pregnancy, childbirth or miscarriage, bacterial or viral infection, bodily malfunctions or medical or surgical treatment thereof;
- commission or attempted commission of any illegal act, including but not limited to any felony;
- any occurrence while incarcerated after conviction;
- intoxication while operating a motorized vehicle;
- being under the influence of any narcotic or other controlled substance;
- participation in military action while in active military service;
- suicide, attempted suicide or intentionally self-inflicted injury;
- war, declared or undeclared;
- any loss caused by the insured person, an immediate family member, or certain persons;
- when the United States has imposed any trade or economic sanctions.

General Disclaimers

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

Payment of claims under any insurance policy issued shall only be made in full compliance with all United States economic or trade and sanction laws or regulation, including, but not limited to, sanctions, laws and regulations administered and enforced by the U.S. Treasury Department's Office of Foreign Assets Control ("OFAC").

NOTICE: The insurance described in this proposal provides limited benefits. 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 insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act.

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