

# Cardinal Choice

Accident and Sickness Hospital Indemnity plan

FEDERAL INSURANCE COMPANY, A CHUBB COMPANY

CHUBB®



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Accident and Sickness Hospital Indemnity plan

**Underwritten by: Federal Insurance Company Chubb company**

Cardinal Choice can provide supplemental coverage to members' current insurance. With the freedom to choose any provider, Cardinal Choice provides next day coverage to those looking to lower their out-of-pocket expenses.



<b>Plan Details</b>	
<b>Coverage Effective Date</b>	Next day coverage; coverage may not be effective on the 29th, 30th or 31st of any month
<b>Eligibility</b>	18 - 64 Coverage terminating the last day of the premium payment period during which the Insured turns 75
<b>Waiting Period</b>	<ul style="list-style-type: none"> <li>• No waiting period for accidental injuries or sickness</li> <li>• 12-month waiting period before coverage for Pre-Existing Conditions is available for Daily Inpatient Hospital Benefits, Surgical Indemnity Benefits, and Anesthesia Indemnity Benefits.</li> </ul>
<p><b>A Pre-existing Condition</b> 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.</p>	

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.

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 Benefits

	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
<b>In Hospital Indemnity (No Elimination)</b>	\$200	\$500	\$750	\$1,000	\$1,500	\$2,000	\$2,000	\$2,000
<b>Max Days per Confinement</b>	10	10	10	10	30	90	365	50
<b>Max Benefit Amount per Plan Year</b>	\$6,000	\$15,000	\$22,500	\$30,000	\$50,000	\$50,000	\$100,000	\$100,000
<b>ICU</b>					\$1,500	\$2,000	\$2,000	\$2,000
<b>Max Days per Confinement</b>	N/A	N/A	N/A	N/A	30	30	30	50
<b>Max Benefit Amount per Plan Year</b>					\$50,000	\$50,000	\$100,000	\$100,000
<b>ER Visit</b>					\$75	\$250	\$400	\$500
<b>Max Visits per Plan Year</b>	N/A	N/A	N/A	N/A	1	1	1	2
<b>Physician Office Visit</b>	\$75	\$75	\$75	\$75	\$100	\$100	\$100	\$100
<b>Max Visits per Plan Year</b>	3	3	3	6	6	6	6	4
<b>Ground Ambulance</b>					\$100	\$100	\$100	\$500
<b>Max Trips per Plan Year</b>	N/A	N/A	N/A	N/A	1	1	1	2
<b>Air Ambulance</b>					\$1,000	\$1,000	\$1,500	\$2,000
<b>Max Trips per Plan Year</b>	N/A	N/A	N/A	N/A	1	1	1	1

Pre-existing Conditions: This insurance does not pay 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.

<b>Surgical Indemnity</b>	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6	Plan 7	Plan 8
<b>Inpatient Major</b>	\$500	\$500	\$1,000	\$1,000	\$1,000	\$2,500	\$5,000	\$10,000
<b>Outpatient Major</b>	\$500	\$500	\$1,000	\$1,000	\$1,000	\$2,500	\$5,000	\$3,000
<b>Outpatient Minor</b>	N/A	N/A	N/A	N/A	\$250	\$500	\$500	\$1,000
<b>Anesthesia</b>								
<b>Inpatient Major</b>	\$100	\$100	\$200	\$200	\$250	\$625	\$1,250	\$2,000
<b>Outpatient Major</b>	\$100	\$100	\$200	\$200	\$250	\$625	\$1,250	\$1,000
<b>Outpatient Minor</b>					\$75	\$125	\$125	\$500
<b>Max Inpatient Procedures per Plan Year</b>	2	2	2	2	2	2	2	2
<b>Max Outpatient Procedures per Plan Year</b>	1	1	1	1	2	2	2	2
<b>Advanced Diagnostic</b>			\$100	\$200	\$250	\$250	\$500	\$500
<b>Max Tests per Plan Year</b>	N/A	N/A	1	1	1	2	2	2
<b>Diagnostic X-Ray and Lab</b>	\$25	\$50	\$50	\$50	\$50	\$50	\$50	\$100
<b>Max Tests per Plan Year</b>	2	2	1	1	4	4	6	4
<b>*Wellness</b>	\$25	\$25	\$50	\$75	\$200	\$200	\$200	\$300
<b>Max Screening Tests per Plan Year</b>	1	1	1	1	1	1	1	1

\*The Wellness Benefit is not available in CA and OH

## 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 entire policy carefully.

**Intoxication Exclusion Vehicular** - This insurance does not apply to any Accident caused by or resulting from, directly or indirectly, the Covered Person being intoxicated, while operating a motorized vehicle 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.

**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.

**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.

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This policy does not apply to the extent that trade or economic sanctions or other laws or regulations prohibit.