

Looking for an
INNOVATIVE WAY
to help offset high
out-of-pocket costs?

Choose a Champion

Choose the **HIGH DEDUCTIBLE BUFFER PLAN**, a part of the **Champion Product Series**, that is designed to help bring innovative and flexible benefit solutions to businesses for their employees.

Innovation to Help Pay Hospital Inpatient Costs

The High Deductible Buffer can help pay for the initial costs of hospital admission and confinement that could be an employee's responsibility.

Plan Flexibility

Customized benefit amounts along with optional benefit choices allows employers to tailor a plan specifically for their employees.



Pays benefits in addition to any other medical coverage



Valuable coverage for the entire family

Looking for sensible options while health insurance costs expand?

In today's unsettled health insurance market many employers are having to make hard decisions about how to provide high quality, yet cost-effective health coverage to their employees. Rather than cancelling or severely reducing their plan coverage, many organizations are opting to restructure their plans with increased deductibles and other out-of-pocket expenses.

The result of implementing such a plan can, however, put employees in a difficult financial position. The High Deductible Buffer Plan is designed to help employees deal with the financial exposure of a hospitalization by providing benefits that can be used to offset some of the out-of-pocket costs associated with a hospital admission and confinement.

Coverage Features

- No health questions are asked and no health underwriting is required.
- No pre-existing condition exclusions (except for pregnancy and childbirth expenses when conception occurred prior to the coverage effective date).
- Coverage available to employees who work at least 15 hours per week and have at least 30 days of active service with their current employer. Spouse and children's coverage is also available.
- Indemnity benefits are paid regardless of any other medical coverage employees may have.
- Plans are HSA/HRA compatible

Standard Policy Benefits

Up to two benefit plan amounts are available, from \$1,000 up to \$5,000. The base hospital plan pays benefits for the following:

Initial Hospital Confinement

Initial Hospital Confinement Benefit is payable for the first day of hospital confinement per Plan Year; limited to one day per Plan Year.

Additional Hospital Confinement

Additional Hospital Confinement Benefit is payable for the 2nd through the 4th days of Hospital Confinement during a Plan Year.

The following conditions must be met:

- The hospital stay is a direct result, from no other causes, of injuries or illness sustained in a covered accident or sickness and lasts for at least 24 hours.

Note: The Maximum Benefit under this Plan is four days per Plan Year. In other words, there may be multiple hospital admissions/confinements during the Plan Year, up to a maximum of four days in total for each covered person.

This is not comprehensive or major medical insurance—but it does provide limited indemnity hospitalization benefits for your employees and their dependents. It is not designed to replace, provide or modify major medical insurance.

Customize with Optional Benefits

An employer may elect to have any of the following benefits available to their employees. These optional benefits and the corresponding premium are in addition to the base hospital plan.

Emergency Room Visits

A \$250 benefit payable for an emergency room visit for either an accident or a sickness. One visit per day limited to one day per Plan Year.

Outpatient Surgery

A \$250 benefit payable for one day an outpatient surgery is performed limited to one day per Plan Year.

Ambulance

A \$250 benefit payable for ambulance transportation to a hospital for either an injury or a sickness. One trip per day limited to one day per Plan Year.

This information is a brief description of the valuable features of the insurance plan underwritten by ACE American Insurance Company under Policy Form Number AH-18088. It is not a contract of insurance. The terms and conditions of coverage are set forth in the policy issued in the state in which the policy is delivered. The policy is subject to the laws of the state in which it is issued. Coverage may not be available in all states or certain terms may be different if required by law.

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>.


Exclusions

We will not pay any benefits for expenses incurred for, or injuries resulting from, any of the following:

- Intentionally self-inflicted Injury; suicide or attempted suicide.
- War or any act of war, whether declared or not.
- Service in the military, naval or air service of any country or international organization.
- Commission of, or attempt to commit, a felony.
- Bungi-cord jumping, parachuting, skydiving, parasailing, hang-gliding;
- An accident if the Covered Person is the operator of a motor vehicle and does not possess a valid motor vehicle operator's license, except while participating in Driver's Education Program.
- The Covered Person being legally intoxicated as determined according to the laws of the jurisdiction in which the injury occurred.
- Travel or activity outside the United States, Canada or Mexico, except for a medical emergency.
- Alcoholism, drug addiction or the use of any drug or narcotic except as prescribed by a Doctor Unless specifically provided herein.
- Cosmetic surgery, except for reconstructive surgery needed as the result of an Injury or Sickness.
- Experimental or Investigational drugs, services, supplies or any procedure held to be Experimental or Investigatory by the Company at the time the procedure is done. For the purposes of this exclusion, "Experimental or Investigational" means medical services, supplies or treatments provided or performed in a special setting for research purposes, under a treatment protocol or as part of a clinical trial (Phase I, II or III). The covered service will also be considered Experimental or Investigational if the Covered Person is required to sign a consent form that indicates the proposed treatment or procedure is part of a scientific study or medical research to determine its effectiveness or safety. Medical treatment, that is not considered standard treatment by the majority of the medical community or by Medicare, Medicaid or any other government financed programs or the National Cancer Institute regarding malignancies, will be considered Experimental or Investigational. A drug, device or biological product is considered Experimental or Investigational if it does not have FDA approval or approval under an interim step in the FDA process, i.e., an investigational device exemption or an investigational new drug exemption.
- Elective Abortion. Elective Abortion means an abortion for any reason other than to preserve the life of the female upon whom the abortion is performed.
- Pregnancy or childbirth unless conception occurred while coverage was in force under the policy.
- Services related to sterilization, reversal of a vasectomy or tubal ligation; in vitro fertilization and diagnostic treatment of infertility or other problems related to the inability to conceive a child, unless such infertility is a result of a covered Injury or Sickness.
- Sexual reassignment surgery, sexual transformation surgery.
- Treatment by a Family member or member of the Covered Person's household.



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



Combined Worksite Solutions
has a unique combination of people,
products and administrative solutions
that position us well to be your partner.

WHAT **YOU** NEED FROM A WORKSITE PARTNER

Combined Worksite Solutions is a division of Combined Insurance Company of America, a relationship that brings the following assets to our clients and customers.

Financial Strength

Combined Insurance

Ratings

- “A+” Superior by AM Best
- “AA” by Standard & Poor’s

A Chubb Company

Chubb

- \$150 Billion in Total Assets
- \$37 Billion in Gross Premiums
- “A++” Superior by AM Best
- “AA” Very Strong by Standard & Poor’s

Supplemental Insurance Leader

Providing Supplemental Insurance to Individuals and Families since 1922

3.4 Million Policies in Force

\$6.7 Billion of Life Insurance

\$1 Billion of Gross Premium

5,700 U.S. Business Clients

Enrollment Support & Benefit Communication

Full range of Proprietary and Third Party Enrollment Systems

Total Compensation Reports

One Minute Benefit Planner makes needs analysis easy.

Leading Edge Product Portfolio

Champion Product Series

- Group Hybrid Products Developed Specifically for the Employer Market
- Innovative, Flexible, Affordable, Competitive
- Accident, Critical Illness, High Deductible Buffer, LifeTime Benefit Term

Protector Product Series

- Individual Products Developed to Help Financially Protect Families Nationwide
- Associations & Employer Groups, Direct Bill & Payroll Deduction
- Accident, Critical Care, Cancer, Disability, Life

World Class Administrative Service

Consolidated Billing & Payroll Deduction

- Serving 5,700 Business Clients in U.S.
- Single Point of Contact for Each Client
- Custom Billing for Each Client

Benchmark – Service Audit Published Quarterly

Customer Service - Answered more than 1 Million Calls from Customers and Agents in 2014

Claims - Paying more than \$2 Million in benefits every business day

This plan of insurance is underwritten by ACE American Insurance Company and marketed by Combined Worksite Solutions, a division of Combined Insurance Company of America. Both companies are U.S. based operating divisions of Chubb (NYSE: CB). Insurance products and services are provided by Chubb underwriting companies and not by the corporation itself.