

# Disability Income Protector

CHUBB®



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## **More than one-third of injuries incurred by workers requiring medical consultation occurred while off the job.<sup>1</sup>**

For many people, if their income should stop unexpectedly, they likely will have little cash available or inadequate insurance protection on which they can rely.

For those individuals, losing paycheck after paycheck due to a prolonged illness or injury can be a real hardship. Some families may be forced to cut back on even the basics: food, clothing, transportation and housing.

Income Protector can help you. This is protection that's clearly written and easy to understand, so you can be sure it's the right plan for you and your family.

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## **If you, or a family member, suffered a disability, do you have an emergency cash fund to help pay for non-medical expenses?**

Are you prepared? When a disability happens will you be able to:

- Keep up with monthly expenses?
- Mortgage or rent, car payments, utility bills—even groceries.
- Domestic help such as child care, laundry and yard work.

For members of  
**United Employees of the State of California**

1. National Safety Council, Injury Facts, 2016 Edition.



## Product Features

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- **Own occupation coverage.** Benefits are paid if you are totally disabled and unable to perform the duties of your present job.
- **Partial Recovery Benefit** of one-half the monthly benefit otherwise available for up to three months following a total disability if you return to work and are unable to earn 80% or more of your pre-disability earnings.
- **Waiver of any premiums** due after the first 14 days of total disability following any applicable elimination period until the end of the benefit period.
- **Guaranteed renewable to age 65.** Thereafter the policy is renewable until you reach age 70 or you receive Social Security retirement benefits, whichever is earlier.
- **Coverage is portable.** You can keep this coverage even if you leave your present place of employment.
- Your premium is based on your occupation class and age.

## Eligibility

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- You must earn at least \$12,000 a year.
- You must work at least 30 hours a week.
- You must be actively at work on the date of enrollment.
- Issue ages: 18-63 years

## Benefit Design Options

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- **Elimination Periods:** (accident/sickness) 14/14 days
- **Benefit Periods:** 6 or 12 months
- **Monthly Benefits:** up to 60% of your gross monthly income.
- **Coverage Type:** 1) sickness and 2) off-the-job accident.

## Definitions

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- Total disability or totally disabled means that as a result of sickness or injury you are unable to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation and you are not working in your usual occupation.
- Sickness means illness or disease, including complications of pregnancy or severe mental illnesses.
- Injury means bodily injury/physical damage to the body which occurs while the policy is in force.

## Exclusions and Limitations

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- A pre-existing condition is not covered unless total disability caused by the condition begins more than two years after the issue date. You have a pre-existing condition if: (a) You received medical treatment, care or services for a diagnosed condition or took prescribed medication for a diagnosed condition in the 24 months immediately prior to the effective date of coverage under this contract, or you suffered from a physical or mental condition, whether diagnosed or undiagnosed, which was misrepresented or not disclosed in your application (i) for which you received a physician's advice or treatment within two years before the date of issue, or (ii) which caused symptoms within one year before the date of issue for which a prudent person would usually seek medical advice or treatment, and the disability caused or substantially contributed to by the condition begins in the first 12 months after the effective date of coverage under this contract.
- This policy will not pay for total disability resulting from: (1) intentionally self-inflicted injury; (2) normal pregnancy or childbirth; or (3) cosmetic surgery or other elective procedures which are not medically necessary.

This document is a brief description of Policy No. 19841-CA-214. Refer to the policy for specific details about benefits, exclusions and limitations.

This is a supplement to health insurance and is not a substitute for major medical insurance or other minimum essential coverage.

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.