

# Cancer Advocate Plus

A personalized approach to cancer management



Unfortunately, 1 in 3 women and 1 in 2 men will get cancer.<sup>1</sup> What if you could do more to help prepare yourself for a potential diagnosis? Chubb and healthŌme have partnered to introduce a first-of-its-kind cancer insurance with genetic benefits, designed to provide genetic information to help you proactively manage cancer risk and provide a personal, precise, proactive, and confidential way for you to manage your health.

## **A Benefit Designed to Help Save Lives**

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Cancer Advocate Plus is insurance that lasts a lifetime, offering personal and precise cancer management based on your DNA.

Cancer Advocate Plus features the following:

- Proactive Cancer Screening
- Genetic Counseling & Cancer Advocacy
- Pharmacogenetic Drug Response Testing
- Clinical Trial Identification & Enrollment Assistance
- Genetic Tumor Testing
- Expert Medical Review
- Precision Treatment Recommendation Report
- Dedicated Cancer Nurse Advocates
- Cash Benefits
- Cancer Recovery Support
- Recurrence Monitoring

## **Cash Benefits**

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- Diagnosis Cancer Benefit: \$5,000 Employee (\$2,500 for Spouse)
- Cancer Recovery First Payment: \$5,000 Employee (\$2,500 for Spouse)
- Cancer Recovery Second Payment: \$5,000 Employee (\$2,500 for Spouse)

## **Coverage Features**

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- Guaranteed Issue with no health questions
- Automatically renewed as long as the insured is an eligible employee, premiums are paid and the policy is in force
- Employee and spouse coverage available
- Portability allows you to keep this coverage if you change employers or retire while the Policy is in force

## **Spouse Benefits**

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- Spouses are eligible for all of the Cancer Services and Tests
- Spouses' Cash Benefits are 50% of the employee and equal three payments of \$2,500

<sup>1</sup>cancercenter.com/men-and-cancer; April 2022

# Cancer Advocate Plus



## Here's How the Cash Benefit Works

Upon diagnosis of cancer, we send a lump sum cash payment directly to you, followed by two more cash payments over the next 12 months to help you with recovery. You can use your cash benefit however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or help replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

Once Chubb pays a cancer benefit, if there is a recurrence, including Carcinoma In Situ, you can receive 50% of your maximum benefit amount, as long as you were treatment free for 12 months and in complete remission\*.

### Cancer Advocate Plus Pays Cash Benefits

Payment Upon Diagnosis of Cancer	\$5,000
Recovery Payment (6 Months After Diagnosis)	\$5,000
Recovery Payment (12 Months After Diagnosis)	\$5,000
<b>Total Cash Payment</b>	<b>\$15,000</b>

Cancer diagnosis must be on or after effective date for the benefits to be payable. This example is solely to illustrate a situation that can result in benefits payable for a claim. It is not based on an actual claim.

## Eligibility

- Active employees working at least 30 hours per week, ages 18+
- Spouses ages 18+. Includes legally married spouse, domestic partner and civil union partner

### NOTE:

Applicant must have underlying medical coverage to be eligible to apply for Cancer Advocate Plus for the states below:

- California
- Massachusetts
- New Jersey
- New York
- South Dakota

- Vermont

Applicant is not eligible to apply for Cancer Advocate Plus if they are receiving Medicaid for the following states:

- Connecticut
- Idaho
- New Hampshire
- Utah

# Get to Know Cancer Advocate Plus

Your journey begins with a link to the confidential healthŌme portal, where you can order your Heritable Cancer Screening Test. All cancer services are provided by healthŌme.

powered by  
healthŌme

## Cancer Screening

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### healthŌme One™ Heritable Cancer Screening

A simple do-it-yourself, at-home test identifies any inherited genes that increase your risk of cancer. Results are ready in 14 days and are reviewed every three years against the latest genetic research.

### Genetic Counseling

Genetic Counselors explain any elevated risks found in your screening, empower you to take control of your health, create action plans to reduce your risk of developing cancer, and catch potential cancer early.

### Pharmacogenomic Testing

This indicates how you will respond to medications and identifies optimal drugs and dosages to avoid adverse reactions and medical trial and error.

## Cancer Recovery

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You want reassurance knowing that your cancer hasn't returned – and that means having access to the most advanced and sensitive tests to catch cancer early.

### Genetics-Based Recurrence Monitoring

This is a breakthrough in identifying cancer early, which provides an opportunity to treat the cancer before it progresses and becomes more difficult to treat.

Monitoring is provided for up to three years following completion of active treatment, with frequency tailored to type of cancer.

## Cancer Management

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### Oncology Nurse Advocate

Experienced cancer nurses advocate on your behalf and partner with your doctor to act on your genetic information.

### Genetic Tumor Testing

Personalized medicine based on molecular testing shows the genetic causes of your cancer to determine your optimal treatment options.

### Expert Medical Review

A complete review of your cancer and genetic medical information ensures you are on the right path to recovery.

### Clinical Trial Enrollment

Clinical trials are an effective means to access precision cancer treatments, aligned to the genetics of your cancer. You get a comprehensive clinical trial search and enrollment support where clinically appropriate.

### Precision Treatment Report

Your doctor will have a summary of test results and actionable insights to prescribe the most effective treatments, and access to the experts who developed the report.

## Education & Resources

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Leading experts in genomics and cancer deliver videos and reference materials about genetics and cancer – allowing you to make informed decisions.

# Cancer Advocate Plus

## Cancer Advocate Plus Rates

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Your monthly rates (12 pay cycles) are Attained Age, which means they will change as you move into new age brackets. If elected, spouse coverage is 50% of the Employee Face Amount

	Face Amounts	
<b>Employee</b>	\$5,000	\$5,000
<b>Spouse</b>		\$2,500

  

	Monthly Rates	
<b>Attained Age</b>	<b>Employee</b>	<b>Employee + Spouse</b>
18-25	24.20	48.12
26-30	25.24	50.20
31-35	28.08	55.64
36-40	31.48	62.16
41-45	37.96	73.84
46-50	43.44	84.24
51-55	53.56	102.96
56-60	63.96	122.48
61-65	80.60	151.32
66-70	93.60	173.68
71-75	105.04	192.92
76-80	135.20	239.72
81+	152.64	267.04

## Exclusions and Limitations

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No benefits will be paid for cancer diagnosed before the effective date.

Benefits will be paid only when the covered person is treatment-free from cancer for at least 12 months before the diagnosis date and in complete remission prior to the date of a subsequent diagnosis.

*This is a brief description of certificate No. C60601. Refer to your Certificate of Insurance for specific details about benefits, exclusions, and limitations. Underwritten by ACE Property and Casualty Insurance Company, a Chubb company.*