

## Accident Insurance

# Add Accident Insurance Coverage to Your Health Insurance Plan

CHUBB® Benefits



### Cash Benefits Paid in Addition to Any Other Coverage You Have

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Chubb Accident can help.

Chubb Accident pays cash benefits directly to you regardless of any other coverage you have. Benefits are designed to cover health plan gaps for out-of-pocket expenses like deductibles, copays, and coinsurance. Let Chubb Accident help take care of your bills so you can take care of yourself and your family.

**\$7,500**

Average cost  
for a broken leg<sup>1</sup>

**60%**

of Americans can't cover  
an unexpected  
\$1,000 expense.<sup>2</sup>

**42 million**

ER visits each year  
are due  
to injuries.<sup>3</sup>

For eligible employees of

**NAPA Transportation, Inc.**



Good things in life happen every day, and unfortunately, accidents happen too. When they do, we can help protect you.

## Accident Insurance

### When You Need It Most

Chubb Accident provides coverage if you are accidentally injured and need treatment, whether you go to a physician’s office, urgent care center, emergency room or use telemedicine services. There are no restrictions on how your money can be used.

### Accident Insurance Benefits Include

#### Additional Accident Benefit

Pays you \$175 soon after you report your first claim for covered benefits. If you get injured, we can begin processing your claim as soon as you submit it, so you can get cash benefits fast.

#### Sports Package

Playing sports can lead to injuries and unwelcome expenses. We’ll increase your benefit 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports.

#### Rehabilitation Package

We pay cash benefits for daily confinement and recovery. Whether you’re released to a Rehabilitation Center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition. We’ll even pay cash benefits for a residence/vehicle modification and therapy, including physical, occupational and speech.

#### Wellness Benefit

Be proactive with preventive care. This benefit pays you \$100 for undergoing a covered health screening test (after coverage is in force for 0 days).

### How Chubb Accident Works—And Pays

Chubb Accident helps pay for unexpected costs of accidental injury. If your child breaks a leg at soccer practice here’s how benefits may stack up:

**The Sports Package increases the total benefit payment by \$1,000.**

Additional Accident Benefit	\$	175
Ambulance	\$	300
ER Visit	\$	400
X-Ray	\$	50
Fracture	\$	1,500
Crutches	\$	400
Physical Therapy	\$	1,000
Follow-up Visits	\$	600
Subtotal	\$	4,425
<b>PLUS Sports Package</b>	<b>\$</b>	<b>1,000</b>
<b>Total Payment</b>	<b>\$</b>	<b>5,425</b>

This example is for illustrative purposes only and should not be compared to an actual claim. Whether an injury is covered depends on the circumstances of the loss. Refer to the certificate of insurance for terms and conditions.

## Schedule of Benefits – Non-Occupation

### Initial Care

Ambulance	
<i>Ground</i>	\$300
<i>Air</i>	\$2,000
Emergency Room	\$400
Initial Doctor's Office Visit	\$175
Urgent Care	\$250
Emergency Dental	
<i>Crown</i>	\$400
<i>Extraction</i>	\$100
<i>Dentures</i>	\$400
<i>Implants</i>	\$400

### Hospital and Rehabilitation

Hospital Admission	\$2,000
ICU Admission	\$2,000
Hospital Confinement	\$400
<i>Per day, up to 365 days</i>	
ICU Confinement	\$800
<i>Per day, up to 30 days</i>	
Rehabilitation Confinement	\$300
<i>Per day, up to 30 days</i>	
Recovery	\$75
<i>Per day, up to 7 days</i>	

### Follow-up Care & Treatment

Appliances	\$400
Blood, Plasma, Platelets	\$300
Follow-up Treatment	\$100
<i>Per visit, up to 6 visits</i>	
Herniated Disc Surgery	\$750
Knee Cartilage (Torn) Surgery	\$750
Knee Cartilage Torn - Exploratory	
Surgery Benefit	\$200
Lodging	\$400
<i>For treatment 100 miles or more away;</i>	
<i>per night, up to 30 nights</i>	
Major Diagnostic Exam (CT, MRI, etc.)	\$400
Organ Loss	\$1,500
Physical, Occupational, or Speech	
Therapy	\$100
<i>Per visit, up to 10 visits</i>	
Prosthetics	
<i>One prosthetic device or artificial limb</i>	\$875
<i>More than one device or artificial limb</i>	\$1,750
Surgery	
<i>Abdominal, Cranial &amp; Thoracic</i>	\$5,000
<i>Hernia</i>	\$200
Tendon, Ligament or Rotator	
Cuff Repair	
<i>One</i>	\$750
<i>Two or more</i>	\$1,250
<i>Exploratory Arthroscopic Surgery</i>	
<i>without Repair</i>	\$200
Transportation	\$500
<i>For treatment and Confinement in a</i>	
<i>Hospital 100 miles or more away;</i>	
<i>per trip, up to 3 trips</i>	
X-ray	\$50

### Injuries

Burns	
<i>2nd/3rd Degree, up to</i>	\$25,000
Skin Graft (% of burn benefit)	50%
Coma	\$20,000
Dislocations, <i>up to</i>	\$10,000
Eye Injury	\$300
Fractures, <i>up to</i>	\$10,000

### Injuries

Lacerations	\$50-\$1,500
Loss of Hands, Feet or Sight, <i>up to</i>	\$25,000
Loss of Fingers or Toes, <i>up to</i>	\$3,000
Paralysis	
<i>Two limbs</i>	\$37,500
<i>Four limbs</i>	\$50,000
Puncture Wound	\$50
Traumatic Brain Injury	\$300

### Additional Benefits

Accidental Death	
<i>Employee</i>	\$100,000
<i>Spouse</i>	\$55,000
<i>Child</i>	\$20,000
<i>Common Carrier</i>	2x
Additional Accident Benefit	\$175
Family Care	\$50
<i>For each child in a child care center:</i>	
<i>Per day, up to 30 days</i>	
Residence/Vehicle Modification	\$1,000
Sports Package Benefit	
<i>Increases total benefit by 25% when</i>	
<i>accident is due to participation in</i>	
<i>organized sports.</i>	
<i>Up to \$1,000 per person per year.</i>	

Benefits are paid once per accident unless otherwise noted.  
Benefits may vary by state.



You do everything  
you can to keep  
your family safe,  
but accidents  
happen, and when  
they do, it's good to  
know Chubb has  
you covered.

## Features

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### Guaranteed Issue

No medical history is required for coverage to be issued.

### Conditionally Renewable

Coverage is automatically renewed as long as the insured is an eligible employee, premiums are paid as due, and the Policy is in force.

### Portable

You can keep your coverage if you change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as the Policy remains in force and premiums are paid as due. You may not port coverage while you are actively employed by NAPA Transportation, Inc..

### Family Coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included.

### HSA Compatible

You can have this coverage even if you have a Health Savings Account.

## Initial Eligibility

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### Employee

- Actively employed working at least 30 hours per week
- Ages 18 and older

### Spouse

- Ages 18 and older

### Dependent children/grandchildren

- Ages 0 through 26
- No student status required

## Exclusions & Limitations

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This is Accident-only insurance. No benefits will be paid for services rendered by a member of the Immediate family of a Covered Person.

No benefits will be paid for an Injury that is caused by, or occurs as a result of a Covered Person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of the alcohol in the jurisdiction where the accident occurred);
- Participating in an illegal occupation or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to Injury to sound natural teeth within twelve (12) months of the Covered Accident;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;
- Participation in any contest using any type of motorized vehicle.

No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident.

No benefits will be paid for an injury incurred while working for pay or profit.

1. www.healthcare.gov; accessed Sept. 2019

2. www.bankrate.com; accessed Sept. 2019

3. www.cdc.gov/nchs; accessed Sept. 2019

**CHUBB**® Benefits

This is a supplement to health insurance and is not a substitute for Major Medical or other minimal essential coverage.

This document is a brief description of Form No. C70701 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions and limitations.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by ACE Property & Casualty Insurance Company, Philadelphia, PA.

## Critical Illness Insurance

# Add Supplemental Critical Illness Coverage to Your Health Insurance Plan

CHUBB® Benefits



### Financial Protection When You Need It Most

Heart attacks, cancer and strokes happen every day and often unexpectedly. They don't give you time to prepare and can take a serious toll on both your physical and financial well-being.

### We Pay Cash Benefits Directly to You

If you're like most people, being diagnosed with a critical illness can be overwhelming, even scary. The last thing you want to worry about is money. Chubb Critical Illness pays cash benefits directly to you that you can use to help with your bills, your mortgage, your rent, your childcare—you name it—so you can focus on recovery.

**40 Seconds**

Someone has a heart attack<sup>1</sup>

**40%**

of Americans will develop cancer during their lifetime.<sup>2</sup>

**33%**

of Americans have difficulty covering a \$400 emergency medical expense.<sup>3</sup>

For eligible employees of

**NAPA Transportation, Inc.**



If you're like most people, being diagnosed with a critical illness can be overwhelming, even scary. The last thing you want to worry about is money.

### Why Health Insurance May Not Be Enough

When a critical illness happens your health insurance plan may cover some of your medical and hospital costs, but not everything. You and your family may need extra protection that helps to close the financial gap and helps you manage expenses, such as:

- Out-of-Pocket Medical Costs—deductibles, copays, coinsurance, prescriptions, and medical travel
- Everyday Costs—rent or mortgage payments, credit card debt, car payments, household necessities, and savings for college or retirement
- Recovery Costs—loss of family income, rehabilitation, and childcare or parent care

### How Critical Illness Insurance Can Help

Chubb Critical Illness pays you cash benefits in a timely manner. Upon diagnosis of a covered condition, we send a lump sum check directly to you. You can use your cash benefits however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

### Here's How It Works

When you are diagnosed with a covered condition after the certificate effective date, submit your claim and after review we'll send you a check. It's that simple. You can use your cash benefits however you choose.

#### No Lifetime Maximum

If you get sick again with the same or different condition, you're still covered. There is no total maximum benefit amount to worry about.

#### Recurrence Benefit

Once Chubb pays a Critical Illness benefit for Benign Brain Tumor, Cancer, Carcinoma In Situ, Coma, Coronary Artery Obstruction, Heart Attack, Major Organ Failure, Stroke, Sudden Cardiac Arrest, or Transient Ischemic Attack and there is a recurrence, you can receive 100% of your Face Amount, as long as you were treatment free for at least 6 months. For a recurrence of Cancer, you can receive 100% of your Face Amount, as long as you were treatment free for 12 months and in complete remission.\*

\* Complete remission is defined as having no symptoms and no signs that can be identified to indicate the presence of Cancer.

### No Lifetime Maximum Benefit in Action (example)

<i>\$30,000 Face Amount</i>	
Stroke Diagnosis	\$ 30,000
Heart Attack Diagnosis ( <i>first</i> )	\$ 30,000
Heart Attack Recurrence	\$ 30,000
<b>Total Benefits:</b>	<b>\$ 90,000</b>
	<b>No Maximum Benefit Amount</b>

This example is hypothetical and is solely to illustrate a situation that can result in benefits payable for a claim. It is not based on an actual claim and should not be compared to an actual claim.



### Covered Conditions

- Amyotrophic Lateral Sclerosis (ALS)
- Alzheimer's Disease
- Benign Brain Tumor
- Cancer
- Carcinoma In Situ (25%)
- Coma
- Coronary Artery Obstruction (25%)
- End Stage Renal Failure
- Heart Attack
- Major Organ Failure
- Parkinson's Disease
- Skin Cancer (\$250)
- Stroke
- Sudden Cardiac Arrest
- Transient Ischemic Attack (10%)

### Valuable Benefits

With Chubb Critical Illness, you get even more than a lump sum cash benefit. To help you avoid financial hardship and ease your recovery, you get these benefits too:

#### Childhood Conditions

Dealing with a childhood illness can be overwhelming. To make life a little easier, your Chubb Critical Illness includes coverage for both standard critical illnesses and childhood conditions.

#### Wellness Benefit

Be proactive with preventive care. This benefit pays you \$50 for undergoing a covered health screening test, eye exam, immunization, routine physical or well-child/preventive exam.

### Childhood Conditions\* (100%)

- Autism Spectrum Disorder
- Cerebral Palsy
- Congenital Anomalies (such as Lung defects, Heart defects, Spina bifida, Cleft lip or palate, Limb malformations, Development disorders of the brain, Born with loss of sight)
- Cystic Fibrosis
- Gaucher Disease
- Type 1 Diabetes
- Down Syndrome
- Muscular Dystrophy

\* Childhood Condition benefit is payable once per child.



## Chubb Makes It Easy

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### Competitive, Extensive Coverage

Powerful protection at a budget-friendly price.

### Family Coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included.

### Portability

You can keep your coverage if you change jobs or retire while the Policy is in force. Once ported, coverage cannot be cancelled as long as the Policy remains in force and premiums are paid as due. You may not port coverage while you are actively employed by NAPA Transportation, Inc..

### Guaranteed Issue

No medical history is required for coverage to be issued.

### Renewable

Coverage is automatically renewed as long as you're an eligible employee, your premiums are paid as due and the policy is in force.

### No Coordination of Benefits

Payments are made in addition to any other insurance you may have.

### HSA Compatible

You can have this coverage even if you have a Health Savings Account.

Critical illnesses change life in an instant. Let Chubb Critical Illness help protect you from financial hardship while you recover.

## Initial Eligibility

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### Employee

- Actively employed working at least 30 hours per week
- Ages 18 and older

### Spouse

- Ages 18 and older

### Dependent children/grandchildren

- Ages 0 through 26
- No student status required

## Exclusions

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No benefits will be paid for losses caused by, contributed to, or occur as a result of a Covered Person's: Injuring oneself intentionally or committing or attempting to commit suicide, whether sane or not; Committing or attempting to commit a felony or engaging in an illegal occupation or activity.

## Spouse & Child Benefits

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- Spouse coverage is 100% of the selected benefit Face Amount
- Children coverage is 50% of the selected benefit Face Amount

1. 2024 Heart Disease and Stroke Statistics Update Fact Sheet, At-a-Glance, American Heart Association
2. American Cancer Society, Cancer Facts and Figures, 2024
3. www.FederalReserve.gov, Report on the Economic Well-Being of U.S. Households in 2023, May 2024.

**CHUBB**<sup>®</sup> Benefits

[www.chubb.com/cwb](http://www.chubb.com/cwb)

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

This document is a brief description of Group Certificate Form No. C60601 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions and limitations that may vary by state.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. This insurance product is underwritten by ACE Property & Casualty Insurance Company, Philadelphia, PA, a Chubb company.

Hospital Cash<sup>1</sup>

## Add Hospital Cash to Your Health Plan

CHUBB® Benefits



### Cash Benefits Paid in Addition to Any other Coverage You Have

Chubb Hospital Cash is hospital indemnity insurance that pays benefits directly to you regardless of another other coverage you have, and if your medical plan has a high deductible, you may need the cash. It's not easy to afford hospitalization, but with Hospital Cash, we've got you covered.

**4.6 Days**

Average  
hospital stay<sup>2</sup>

**\$13,000**

Average  
hospitalization cost<sup>2</sup>

If you were  
hospitalized, could you  
pay your deductible?

For eligible employees of

**NAPA Transportation, Inc.**



## Let Chubb Put Money in Your Pocket if You Get Hospitalized

### When You Need It Most

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Chubb Hospital Cash pays money directly to you if you get hospitalized due to an injury or an illness. It's not easy to pay hospital bills, especially if you have a high deductible medical plan. With Hospital Cash, you can focus on your recovery instead of wondering how you are going to afford the bills. And since the cash goes directly to you, there are no restrictions on how you use your money.

Chubb pays you an extra \$100 for your first covered hospital confinement.

### Features

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#### Guaranteed Issue for the Whole Family

As long as you are an active employee age 18 or older, you and your spouse/partner age 18 or older, and your kids through age 26 are eligible for coverage. No medical history is required. Even dependent grandchildren can be covered.

#### Renewability and Portability

Your coverage will renew automatically as long as you are an eligible employee, premiums are paid as due, and your employer's policy is in force.

You can keep your coverage If you change jobs or retire while the Policy is in force. Once ported, coverage cannot be canceled prior to age 72 as long as premiums are paid as due. You may not port coverage while you are actively employed by NAPA Transportation, Inc..

#### Pre-Existing Conditions

There are no pre-existing condition exclusions except for pregnancy and childbirth expenses when conception occurred prior to the coverage effective date.



## Chubb Hospital Cash Benefit for Accidents and Sickness Only

### Plan 1 – 24-Hour Coverage

#### **Hospital Admission Benefit - \$1,000**

This benefit is for admission to a hospital or hospital sub-acute intensive care unit. Maximum Admissions Per Calendar Year: 1

#### **Hospital Admission ICU Benefit - \$2,000**

Additional benefit provided when the hospital is part of Named Hospital Group. Maximum Admissions Per Calendar Year: 1

#### **Hospital Confinement Benefit - \$100 Per Day**

This benefit is for confinement in hospital or hospital sub-acute intensive care unit. Maximum Days Per Confinement: 30  
Maximum Days Per Calendar Year: 30

#### **Hospital Confinement ICU - \$200 Per Day**

Maximum Days Per Calendar Year: 15

#### **Newborn Nursery Benefit - \$75 Per Day**

This benefit is payable for an insured newborn baby receiving newborn nursery care and who is not confined for treatment of a physical illness, infirmity, disease, or injury. Maximum Days Per Confinement - Normal Delivery: 2  
Maximum Days Per Confinement - Caesarean Section: 2

## Limitations & Exclusions

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No benefits will be paid for services rendered by a member of the Immediate family of a Covered Person.

No benefits will be paid for any Covered Accident or Covered Sickness that is caused by, or occurs as a result of, a Covered Person's:

- Being intoxicated, or being under the influence of any narcotic or other prescription drug unless administered on the advice of a physician and taken according to the physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred);
- Participating in an illegal occupation or attempting to commit or actually committing a felony ("illegal occupation" and "felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to Injury to sound natural teeth within twelve (12) months of the Covered Accident;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;
- Participation in any contest using any type of motorized vehicle;
- Aviation, except flight in a regularly scheduled passenger aircraft;
- Alcoholism;
- Loss that occurs while an Covered Person is legally incarcerated in a penal or correctional institution;
- Voluntary inhalation of or asphyxiation by gas or fumes;
- Injury while practicing for or participating in competitive rodeo;
- Injury while sky diving, hang gliding, parachuting, bungee jumping, parasailing, or scuba diving;
- Cosmetic surgery, except when due to reconstructive surgery needed as the result of an Injury or Sickness, or is related to or results from a congenital disease or anomaly of a covered Dependent Child; and congenital defects in newborns;
- 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;
- Active participation in a riot or insurrection;
- Participating in any organized sport in a professional or semi-professional capacity;

- Injury to a Covered Person resulting from that Covered Person's willful violation of the Policyholder's rules or regulations. Willful violation includes, but is not limited to: a) working without protective clothing, helmets, gloves, etc. that are required by the Policyholder's rules or regulations; or b) competing in a race vehicle that is in violation of the Policyholder's rules and regulations;
- Mental and nervous disorders (except as provided in the Policy);
- Treatment for being overweight, gastric bypass or stapling, intestinal bypass, and any related procedures, including any resulting complications;
- Surgery to correct vision or hearing, unless medically necessary surgery for glaucoma, cataracts or other sickness or injury;
- Elective surgery;
- Any pregnancy or childbirth of a Dependent Child, including services rendered to the child after birth;
- Routine newborn care; and
- Rest or custodial cures.

No benefits will be payable for sickness or infection, including physical or mental condition, that is not caused solely by or as a direct result of a Covered Accident or Covered Sickness.

No benefits will be paid for injuries for which benefits are payable under worker's compensation, or the employer's liability.

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

1. Hospital indemnity coverage provides a benefit for covered loss; neither the product name nor benefits payable are intended to provide reimbursement for medical expenses incurred by a covered person or to result in any payment in excess of loss.
2. Hospital and Surgery Costs 2021, [Debt.org/medical/hospital-surgery-costs/](http://Debt.org/medical/hospital-surgery-costs/)

This document is a brief description of Form No. C82000 (or applicable state version). Refer to your certificate of insurance for specific details about benefits, exclusions, and limitations.

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[www.chubbworkplacebenefits.com](http://www.chubbworkplacebenefits.com)

**CHUBB**® Benefits

**IMPORTANT: This is a fixed indemnity policy,  
NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

**Looking for comprehensive health insurance?**

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

**Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

<b>Chubb Group Companies Providing This Notice</b>
ACE American Insurance Company, ACE Property and Casualty Insurance Company, Combined Insurance Company of America, Combined Life Insurance Company of New York, Federal Insurance Company and Indemnity Insurance Company of North America