



CHUBB®

# Craft your benefits.

Introducing the Chubb Benefits Marketplace

*Make decisions with confidence.*

*Take control of your health.*

## *Get ready!*

You **MUST** take action during Annual Enrollment, November 14-28, 2016, in order to have Chubb health coverage for yourself and your dependents in 2017.

*Details inside.*

# Nothing is more important than the health of you and your family.

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At Chubb, we're committed to supporting your total well-being with a comprehensive benefits program that is designed to meet your needs.

That's why we are pleased to introduce a new suite of health and welfare benefits for 2017, offered through the Chubb Benefits Marketplace. It's a simple, easy-to-use process that allows us to provide the same benefits experience for all Chubb employees. The Chubb Benefits Marketplace is an online benefits store that will give you more flexibility to craft a benefits package to fit your unique needs – along with new online tools to help you find the plans that are best for you. You will still have access to a wide variety of benefits, but there will be changes to what is being offered today.

## *Important: Action required!*

Annual Enrollment is November 14-28, 2016. **Unlike previous years, this year you must enroll in order to have Chubb health coverage for yourself and your dependents in 2017.** Your current benefits will not continue after December 31, 2016. If you do not take action during Annual Enrollment, you will only receive core Company-paid benefits in 2017 (Basic Life and AD&D, Short-Term Disability, Long-Term Disability, and the Employee Assistance Program).

## Your benefits, your way.

Through the Chubb Benefits Marketplace, you will have access to a wider range of benefits for 2017 – plus tools and support to help you make informed, confident decisions.


### With the Chubb Benefits Marketplace, you get:

- **Choice** – Access an expanded selection of benefits, from medical, dental, and vision to critical illness insurance, identity theft protection, pet insurance, and much more.
- **Decision support** – Experience easy online benefits shopping, with built-in tools that help you pinpoint the right coverage for you and your family.
- **Personal assistance** – Contact knowledgeable, licensed benefits counselors who are available by phone and online chat to answer your benefit questions and help with enrollment.
- **Health management** – Find the right combination of plans to help you focus on your total well-being.
- **Cost control** – See your costs clearly and choose the specific benefits you need – then use a tax-free spending or savings account to manage your spending and save money all year long.

**Chubb focused on minimizing disruption to employees when selecting our 2017 health benefits.** We are offering a choice of national medical plan carriers – Aetna and Horizon Blue Cross Blue Shield – which are currently in place at both legacy companies, so in most cases you will not need to change doctors or hospitals.



## Make choices with confidence.



*How much coverage do I need?  
Which plans will support my best health?  
How can I minimize my expenses?*

Choosing the right benefits can be confusing. And we know that one size doesn't fit all. So, how do you find the plans that are best for you?

### **Use the decision-support tools**

The Chubb Benefits Marketplace website will help you understand your options, choose your benefits, and spend wisely. The site will guide you through your benefits shopping one decision at a time, providing support every step of the way. And, you'll return to the same site all year long to keep track of your benefits, make updates as needed, and access helpful resources.

### **Call a benefits counselor for assistance**

The Chubb Benefits Marketplace offers the personal support of licensed benefits counselors, during Annual Enrollment and all year long. Once Annual Enrollment begins on November 14, you can call the Chubb Benefits Marketplace toll-free number anytime you have questions or need help with your 2017 benefits.

## It's your money. How do you want to spend it?

### **More choice. More cost control.**

The Chubb Benefits Marketplace is designed to give you more control over your health care spending. You'll choose from a range of coverage levels and price points, giving you greater flexibility to choose the coverage that best fits your needs and budget. To help you make informed decisions, the Chubb Benefits Marketplace website will clearly show your costs for each plan, offer personalized suggestions, and remind you of opportunities to save money – but how you spend it is up to you!

*Do you want to pay more out of each paycheck and less when you use health care services?  
Or pay less from each paycheck and more when you use health care services?*

*Is your family protected financially should something happen to you?*

*Are you interested in adding supplemental accident, illness, or hospital coverage for extra peace of mind?*



You can shop for as much or as little coverage as you need. That's the point. It's about you, your choices, and your needs.

## What will you pay?

Starting January 1, 2017, medical plan premiums will no longer be based on your salary. In addition, we are moving from our current semi-monthly pay structure (24 paychecks per year) to a bi-weekly pay structure (26 paychecks per year). Your bi-weekly paycheck contributions for medical coverage will be based primarily on the plan you choose and the dependents you cover. You will see your personalized bi-weekly and annual costs for each plan as you enroll on the Chubb Benefits Marketplace website in November.

# 2017 benefits at a glance

This Annual Enrollment, you'll choose from a wide variety of benefits to support your total well-being. Your options include:

- **Medical and prescription drug:**
  - **Choice of four medical plans:** Two Preferred Provider Organization (PPO) plans, the \$400 Deductible Plan and the \$900 Deductible Plan, as well as two High Deductible Health Plans (HDHPs) – the \$1,850 Deductible Plan with Health Savings Account and \$2,850 Deductible Plan with Health Savings Account. Note that the deductibles in these medical plan names reflect employee-only coverage; a different deductible applies if you cover dependents.
  - **Choice of medical plan carriers:** All employees will have a choice of two national carriers: Aetna and Horizon Blue Cross Blue Shield. These carriers are currently in place at both legacy companies, so employees can continue seeing the same providers they're accustomed to. If you choose Aetna, depending on where you live, you may have the option to choose a high-performance network – a smaller, quality network with lower per-paycheck costs. Additional carrier options will be available in certain locations: Optima in Virginia, Kaiser in California, and HMSA in Hawaii.
  - **Prescription drug coverage is included with each plan:** Prescription benefits will be provided by Express Scripts if you choose Aetna, Horizon Blue Cross Blue Shield, or Optima as your medical plan carrier. If you choose Kaiser or HMSA, prescription benefits will be provided by Kaiser or HMSA, respectively.
- **Supplemental medical:** Personal accident, critical illness, and hospital indemnity plans all underwritten through Chubb.
- **Mercer Marketplace 365 HUB:** Professional health care guidance offered through the Chubb Benefits Marketplace. You have the option to purchase year-round access to personal health advocacy services, price comparison tools, physician performance ratings, and expert medical opinions, all at your fingertips.
- **Spending and savings accounts:** Health Care, Combination, and Dependent Care Flexible Spending Accounts (FSAs) will be offered. A Health Savings Account (HSA) will also be available to employees who enroll in the \$1,850 or \$2,850 Deductible Plans. If you choose the \$1,850 Deductible Plan, Chubb will make a contribution to your HSA in 2017 – \$500 if you enroll in employee-only coverage or \$1,000 if you enroll in family coverage. **Please note:** The Company's HSA contribution will not be provided to \$2,850 Deductible Plan members.
- **Dental:** Choice of two dental plans through Aetna – a DHMO plan and a PPO plan.
- **Vision:** A vision plan will be offered through EyeMed.
- **Life and disability:** Company-paid coverage plus employee buy-up options. Life insurance will now include AD&D coverage.
- **Voluntary benefits:** Options to fit individual needs and lifestyles, including a parking and mass transit program, group legal, auto and home, pet insurance, identity theft protection, and an online discount mall.
- **Work/life and wellness:** Free, confidential Employee Assistance Program (EAP) offering counseling and work/life services, legal and financial consultations, and wellness resources. We will also offer free biometric screenings during 2017 – stay tuned for more information next year.

# What to expect next

## *Get ready to choose your 2017 benefits: Annual Enrollment is November 14-28, 2016.*

The next step is to learn more about your benefits and be ready to take action during Annual Enrollment. **You must enroll between November 14 and November 28, 2016, or you will not have Chubb health benefits in 2017.**

- 1. Read** your online benefits decision guide at [www.craftyourbenefits.com](http://www.craftyourbenefits.com). Use it to research your benefit options for 2017 and learn how to enroll starting November 14.
- 2. Visit** the Chubb Benefits Marketplace website at [www.mercermarketplace.com/Chubb](http://www.mercermarketplace.com/Chubb) when it opens on November 14. Here, you'll find your personalized costs for each plan, along with complete coverage details and comparison tools to help you fully understand your options.
- 3. Enroll** through the Chubb Benefits Marketplace between November 14 and November 28, following the instructions in your benefits decision guide. Remember, this is an active enrollment. You must enroll or you will not have medical, dental, vision, or other health benefits coverage in 2017.

## Verify your dependents

This Annual Enrollment, you will be required to provide documentation, such as a marriage or birth certificate, to confirm that the dependents you choose to cover in 2017 are eligible for coverage under Chubb's benefits program. You will receive more information about the steps you need to take. Moving forward, all employees will be required to confirm eligibility when adding a dependent to coverage.

## Our commitment to your health

As we transition to a new benefits experience, we want you to know we remain committed to:

- Offering a competitive, high-quality benefits program that supports your well-being.
- Providing valuable financial support to help pay for those benefits.
- Supporting your decision-making with educational resources – online, at home, and at work.



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## See your new benefits for 2017

*More flexibility to fit your life.*

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Preview your benefits at  
**[www.craftyourbenefits.com](http://www.craftyourbenefits.com)**





# Craft your benefits and enroll!

Annual Enrollment Starts November 14

**Starting now**, visit [craftyourbenefits.com](http://craftyourbenefits.com) to see your new health benefit options for 2017.

## **Starting November 14:**

- The Chubb Benefits Marketplace website, [www.mercermarketplace.com/Chubb](http://www.mercermarketplace.com/Chubb), will open for enrollment.
- Licensed benefits counselors will be available to assist you – just call the toll-free number at 1-844-58CHUBB (1-844-582-4822), Monday through Friday, 7 am to 10 pm ET, and Saturdays, 10 am to 2 pm ET.

### ***Action required***

Your current benefits will not continue after December 31, 2016. **You MUST enroll by 11:59 pm ET on November 28, 2016, in order to have Chubb health coverage in 2017.** If you do not enroll, you will only receive core Company-paid benefits in 2017 (Basic Life and AD&D, Short-Term Disability, Long-Term Disability, and the Employee Assistance Program).

CHUBB®

# Craft your benefits.

Your 2017 Benefits Decision Guide

Annual Enrollment  
November 14-28, 2016

# Introducing the Chubb Benefits Marketplace

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We are committed to supporting your personal health and total well-being, while also delivering value for you, your family, and the company.

That's why we're excited to introduce a whole new benefits experience for 2017 – the Chubb Benefits Marketplace. It's an online benefits platform that will bring all of our employees together through a unified and competitive benefits program. You will have a wider range of benefit options – with more flexibility to craft your coverage to fit your unique needs – along with online tools to help you find the plans that are best for you.

Our 2017 benefits program will be new for all of us, so everyone will experience some change. That's why it's so important to carefully review your options before you enroll. The Chubb Benefits Marketplace will guide you every step of the way, with tools and information to help you understand your benefits and feel confident about your choices.

## With the Chubb Benefits Marketplace, you get:

- **Choice** - Access an expanded selection of plans, from medical, dental, and vision to financial protection and voluntary plans.
- **Decision support** - Experience easy online benefits shopping, with built-in tools that help you pinpoint the right coverage for you and your family.
- **Personal assistance** - Contact licensed benefits counselors who are available by phone and online chat to answer questions and help with enrollment.
- **Health management** - Find the right combination of plans to help you focus on your total well-being.
- **Cost control** - See your costs clearly and choose the specific benefits you need – then use tax-free accounts to manage your spending and save money all year.

## *Take action!*

This Annual Enrollment – November 14-28, 2016 – **you must take action to have Chubb health benefits in 2017**. Your current coverage will not continue after December 31, 2016. If you do not enroll, you will only have core company-paid benefits in 2017 (Basic Life and AD&D, Short-Term Disability, Long-Term Disability, and the Employee Assistance Program).



## *A year-round resource*

Starting November 14, the Chubb Benefits Marketplace will be available 24/7/365 for all your health and welfare benefit needs.

Online:  
[www.mercermarketplace.com/Chubb](http://www.mercermarketplace.com/Chubb)

By phone toll-free:  
1-844-58CHUBB (1-844-582-4822), available Monday through Friday, 7 am to 10 pm ET; also available Saturdays, 10 am to 2 pm ET during Annual Enrollment

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# Medical

We understand that medical plans are not one-size-fits-all. That's why Chubb offers you a range of plan options with different coverage levels, price points, and carriers, so you have the freedom to select what's right for you. Each plan includes prescription drug coverage.

1.

## Choose a plan:

- \$400 Deductible Plan\*
- \$900 Deductible Plan\*
- \$1,850 Deductible Plan\* with Health Savings Account (includes contribution from Chubb)
- \$2,850 Deductible Plan\* with Health Savings Account (no Chubb HSA contribution)

\*The deductibles in the medical plan names reflect employee-only coverage.



These plans offer comprehensive coverage beyond the requirement set by the health care reform law. If you need extra protection from large or unexpected medical expenses, you may also choose to enroll in supplemental medical coverage.

**Note:** If you live in Hawaii and choose HMSA as your medical plan carrier, your options will be different from the plans listed above. Refer to the Chubb Benefits Marketplace (opens November 14) to see the plans available to you.

2.

## Choose a carrier:

- Aetna (choice of network)
- Horizon Blue Cross Blue Shield
- Optima (Virginia only)
- Kaiser (California only)
- HMSA (Hawaii only)

3.


## Choose a coverage level:

- Employee only
- Employee + spouse/domestic partner
- Employee + child(ren)
- Employee + family

## What will you pay?

You will see your biweekly and estimated annual costs for each plan as you enroll on the Chubb Benefits Marketplace website. Your paycheck premiums for medical plan coverage will be based on:

- **The plan you choose.** The lower-deductible plans have higher premiums; the higher-deductible plans have lower premiums.
- **The network you choose (Aetna members only).** If you choose Aetna as your medical plan carrier in 2017, you may have the option of choosing the Premier Care network to save money on premiums. See page 6 for more information.
- **The dependents you cover.** Premiums are lower for employee-only coverage and higher if you cover dependents.

- 
- **Your tobacco-use status.** During the enrollment process, you will be required to indicate if you (and your spouse or domestic partner, if you will be covering him or her through a Chubb medical plan) use tobacco products. If you and/or your covered spouse or domestic partner use tobacco, you will pay 10% or 20% more for medical coverage in 2017.
  - **Your spouse's/domestic partner's access to coverage.** If you will be covering a spouse or domestic partner under a Chubb medical plan in 2017, and during the enrollment process you confirm that he/she has access to medical coverage through his/her employer, a spousal surcharge of \$50 per month will be applied to your medical plan premiums. Note: The surcharge will not apply if both you and your spouse or domestic partner work at Chubb.

### ***\$400 Deductible Plan • \$900 Deductible Plan***

For prescription drugs and doctor's office visits under the \$400 Deductible Plan, as well as prescription drugs under the \$900 Deductible Plan, you pay a portion of the cost without needing to meet the deductible. For all other health care services, you pay for your initial costs until you meet your annual deductible. Once the deductible is met, you'll pay a percentage of your covered medical expenses; this amount is called your coinsurance. If your share of medical expenses reaches an amount called the out-of-pocket maximum, you won't have to pay anything for the rest of the calendar year.

*Offered through:* Aetna, Horizon Blue Cross Blue Shield, Optima (VA only), Kaiser (CA only)

*Compatible with:* Health Care Flexible Spending Account

### ***\$1,850 Deductible Plan with Health Savings Account \$2,850 Deductible Plan with Health Savings Account***

These plans are designed to encourage you to know your treatment options and the cost implications of your choices. You have a higher deductible, but your tax-free Health Savings Account (HSA) and your lower paycheck contributions help you cover out-of-pocket costs. As an added bonus, if you choose the \$1,850 Deductible Plan with Health Savings Account, Chubb will contribute money to your HSA. All the tax-free money in your HSA carries forward from year to year, so you can build up savings for future health expenses, even in retirement.

*Offered through:* Aetna, Horizon Blue Cross Blue Shield, Optima (VA only), Kaiser (CA only)

*Compatible with:* Health Savings Account; Combination Flexible Spending Account

### ***Free preventive care***

All of Chubb's medical plans include free in-network preventive care, so you pay nothing for most physicals, immunizations, and routine age- and gender-appropriate screenings.

## What's included?

All of Chubb's medical plans include:

- 1. Prescription drug coverage.** Prescription coverage is included with each plan:
  - Aetna, Horizon Blue Cross Blue Shield, and Optima: Provided by Express Scripts
  - Kaiser: Provided by Kaiser
  - HMSA: Provided by HMSA
- 2. Free in-network preventive care.** Services like annual physicals, recommended immunizations, and age- and gender-appropriate routine cancer screenings are fully covered at 100%. That means you pay nothing.
- 3. Annual deductible.** With the exception of the \$400 Deductible Plan, you pay for initial medical costs until you meet your annual deductible. If you choose the \$400 Deductible Plan, you will not have to meet a deductible for prescription drug costs or primary care and specialist visits. If you choose the \$1,850 Deductible Plan with Health Savings Account or the \$2,850 Deductible Plan with Health Savings Account, your before-tax contributions to your HSA can help you pay for your out-of-pocket costs.
- 4. Coinsurance.** Once the deductible is met, you and the plan share any further health expenses where applicable until you meet your out-of-pocket maximum. This is known as coinsurance.
- 5. Out-of-pocket maximum.** Each plan protects you by capping the total amount you'll pay each year for medical care. Once you meet your out-of-pocket maximum, the plan pays 100% of your eligible expenses for the rest of the year. Keep in mind that there are separate deductibles, coinsurance, and out-of-pocket maximums for in-network vs. out-of-network coverage. You can access complete plan details on the Chubb Benefits Marketplace website starting November 14.

### *It's the law!*

As part of the Affordable Care Act, most Americans must have medical insurance or pay a federal tax penalty. Be sure you're covered, either through your employer-sponsored plan or through another option available to you, such as your spouse's employer benefits or a government program like Medicare or Medicaid, for services like annual physicals, immunizations, and routine cancer screenings.



## Compare the plans

In-network coverage details for each plan are provided below. For more information about the plans, including out-of-network coverage details and your per-paycheck premiums, please visit the Chubb Benefits Marketplace website (opens November 14).

	<b>\$400 Deductible Plan</b>	<b>\$900 Deductible Plan</b>	<b>\$1,850 Deductible Plan with Health Savings Account</b>	<b>\$2,850 Deductible Plan with Health Savings Account</b>
<b>HSA eligible</b>	No	No	Yes	Yes
<b>Annual HSA contribution from Chubb</b>	n/a	n/a	\$500 individual/ \$1,000 family	No
<b>Preventive care</b>	Covered at 100% in-network, so you pay nothing			
<b>In-network care</b>				
Annual deductible (individual/family)	\$400/\$800	\$900/\$1,800	\$1,850/\$3,700	\$2,850/\$5,700
Out-of-pocket maximum (individual/family)	\$2,200/\$4,400	\$4,800/\$9,600	\$3,500/\$6,500	\$5,500/\$11,000
Your coinsurance	20%	20%	20%	30%
Office visit (PCP/specialist)	\$20/\$40	20% after deductible	20% after deductible	30% after deductible
<b>Retail prescriptions</b>				
Generic	\$10	30% (min. \$10/max. \$20), no deductible	20% after deductible	30% after deductible
Formulary	\$30	30% (min. \$25/max. \$50), no deductible	20% after deductible	30% after deductible
Non-formulary	\$60	45% (min. \$40/max. \$80), no deductible	20% after deductible	30% after deductible
<b>Mail-order prescriptions (90-day supply)</b>				
Generic	\$25	30% (min. \$25, max. \$50), no deductible	20% after deductible	30% after deductible
Formulary	\$75	30% (min. \$62.50, max. \$125), no deductible	20% after deductible	30% after deductible
Non-formulary	\$150	45% (min. \$100, max. \$200), no deductible	20% after deductible	30% after deductible

### See your best match

The Chubb Benefits Marketplace website (opens November 14) will show your costs and coverage for each plan and help you decide. Visit [www.mercermarketplace.com/Chubb](http://www.mercermarketplace.com/Chubb).



## DocFinder

Using in-network providers saves you money. If you are eligible to enroll through multiple carriers, you can use DocFinder on the Chubb Benefits Marketplace to easily search providers in all available networks through Aetna, Horizon Blue Cross Blue Shield, and Optima. You will be able to search for specific doctors to see if they are part of one or more of their eligible medical networks or browse their eligible network information to find a new doctor or facility. You can also visit the a carrier website directly to search for providers.

### Aetna

- Visit [www.aetna.com/dse/search](http://www.aetna.com/dse/search).
  - Enter your search criteria, and you will be prompted to choose your plan. In the drop-down list, select “Choice POS II (Open Access)” or “Premier Care.”
  - Alternatively, you may use the secure Aetna DocFind tool by clicking “sign in” at the upper left-hand side of the page.

### Horizon Blue Cross Blue Shield

- Visit [www.horizonblue.com/chubb](http://www.horizonblue.com/chubb).
- Click “Doctor & Hospital Finder” at the top of the page and enter your search criteria. Select BlueCard PPO Basic as your plan.

### Optima (VA only)

- Visit [www.optimahealth.com](http://www.optimahealth.com).
- Select the type of provider you’re searching for in the “Find Doctors, Drugs, and Facilities” menu, then enter your search criteria. Select Optima POS and POSA as your plan.

### Kaiser (CA only)

- Visit [www.kp.org](http://www.kp.org).
- Click “Find doctors and locations,” choose your region, and enter your search criteria.

### HMSA (HI only)

- Visit [www.hmsa.com](http://www.hmsa.com).
- Click “Find a Doctor” at the top of your screen and enter your search criteria. Select Preferred Provider Plan/PPO as your plan.

## Choice of network

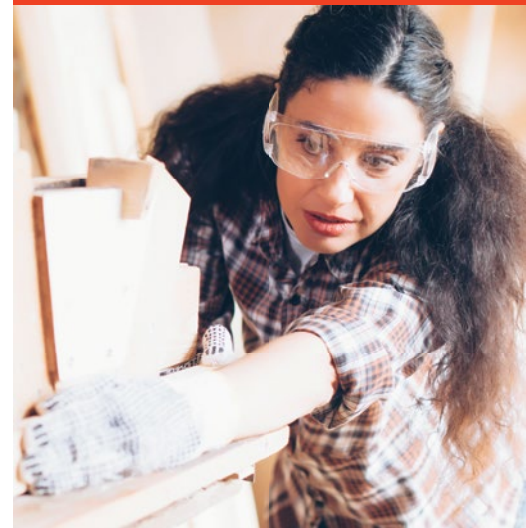
If you choose Aetna as your medical plan provider, you may have the option to choose either the Premier Care or Choice POS II network, depending on where you live. These options are designed to give you the flexibility to select the coverage and cost that is right for you and your family.

### Premier Care network - A smaller, quality network with lower premium costs

Available in certain locations, the Premier Care network is a subset of physicians in the Choice POS II network who have demonstrated higher quality, better outcomes, and more cost-effective services. If you select this smaller network, your paycheck premiums for coverage will be lower than if you choose the Choice POS II network.

### Choice POS II network - A broader network if you need it

The Choice POS II network gives you a broader network to choose from. Your paycheck premiums for coverage will be higher than if you choose the Premier Care network. It may make sense to choose the Choice POS II network if most of the providers you now use are not in the Premier Care network.



# 365 HUB

Imagine you've been told you need a medical procedure to treat a recently diagnosed condition. It's hard to know where to start. How will you find the best doctor, and what will it cost? Where can you get a second opinion? What if you need help resolving a complicated bill or claim issues? If you enroll in a Chubb medical plan for 2017, you may also choose to enroll in the Mercer Marketplace 365 HUB<sup>SM</sup>, a voluntary benefit that provides one-on-one support – online and by phone – to help you improve the quality and cost of your care. By enrolling in the 365 HUB on the Chubb Benefits Marketplace website (opens November 14), you will have year-round access to personal health advocacy services, price comparison tools, physician performance ratings, expert medical opinions, and more.

## Find an advocate

The 365 HUB has a team of registered nurses, medical directors, and benefits and claims specialists who work right alongside each other to help you. This is available to you and your covered family members. A personal health advocate with expert knowledge about your benefits will help you:

- Find the right doctor
- Schedule appointments quickly
- Resolve health care billing and insurance claims disputes
- Secure elder care with confidence, including answering Medicare questions
- Work seamlessly with insurance providers
- Transfer medical records promptly and securely

## Compare prices

The cost of health care services can vary significantly, even within the same geographic area and health plan. Here are just a few examples:

- Knee replacement surgery: \$18,887-\$57,194
- MRI: \$450-\$2,450
- Colonoscopy: \$1,314-\$3,007

Health Cost Estimator+ is an easy-to-use online tool offered through the 365 HUB. You'll see what you can expect to pay for a medical procedure at different locations – based on the medical plan you're enrolled in – and can easily compare prices so you can make the right choice for your needs and budget.

## Compare quality

With the Mercer Marketplace 365 HUB, you can review the quality scores of doctors in your area based on your condition and need. Scorecards include:

- Physician performance scores
- Quality analysis
- Experience and outcomes ranking
- Evaluations based on billions of doctor-patient interactions

## Get expert medical opinions

Don't hesitate to get another opinion, especially if it's a concerning or serious condition. The 365 HUB gives you and your covered family members access to world-class specialists who will review your case and give you an expert opinion on your diagnosis and treatment plan. 99% of employees who use this service say they would recommend it. It's peace of mind at a time when you may need it most. 365 HUB accepts all cases and sticks with you every step of the way.

# Supplemental medical

Supplemental medical insurance can help protect you from significant expenses not covered by your primary medical plan. These plans are intended to supplement your medical plan.

Chubb offers three different types of supplemental medical insurance, all underwritten by Chubb. You may cover yourself or your family.

## **Choose any combination of the following:**

- Accident insurance
- Critical illness insurance
- Hospital indemnity insurance

Be sure to consider your anticipated medical needs for the coming year – for example, a major surgery that requires hospitalization – when deciding if supplemental coverage is right for you.

## **Accident insurance**

You can't always avoid accidents – but you can help protect yourself from accident-related costs that can strain your budget.

Accident insurance supplements your primary medical plan by providing cash benefits in cases of accidental injuries. You can use this money to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent.

### **Benefits are paid:**

- Directly to you, unless assigned to someone else
- In addition to any other coverage such as your primary medical plan

### **The policy pays you a benefit up to a specific amount for:**

- Accidental death
- Dismemberment
- Dislocation or fracture
- Initial hospital confinement
- Intensive care
- Ambulance
- Medical expenses
- Outpatient physician's treatment

The actual benefit amounts depend on the type of injuries you have and the medical services you need.

## *Key thing to know*

- You can take your coverage with you if you leave Chubb.



## Critical illness insurance

When a serious illness strikes, critical illness insurance can provide financial support to help you through a difficult time. It protects against the financial impact of certain illnesses, such as a heart attack or cancer. You receive a lump-sum benefit to cover out-of-pocket expenses for your treatment that are not covered by your medical plan. You can also use the money to take care of your everyday living expenses like housekeeping services, special transportation services, and day care.

### Choose from two benefit coverage options:

- \$15,000 lump sum
- \$30,000 lump sum

### Benefits are paid:

Directly to you, unless assigned to someone else.

## Key things to know

- You can enroll during Annual Enrollment without having to provide evidence of insurability (EOI).
- If you choose to cover your dependents, the covered spouse and covered children benefit amount is 50% of your benefit amount.
- Benefits are not paid for any critical illness diagnosed before your coverage effective date.
- You can take your coverage with you if you leave Chubb.



## Hospital indemnity insurance

A trip to the hospital can be stressful, and so can the bills. Even with a major medical plan, you may still be responsible for copays, deductibles, and other out-of-pocket costs. A hospital indemnity plan pays benefits in addition to any other insurance and can be used to help offset expenses and bills associated with the covered sickness or accident. Covered services include hospital stays.

### Choose from two benefit coverage options:

- Standard, which includes a \$500 hospital admission and \$100 daily hospital confinement benefit
- Enhanced, which includes a \$500 hospital admission and \$250 daily hospital confinement benefit

### Benefits are paid:

- Directly to you, unless assigned to someone else
- As a lump sum or on a benefit schedule

# Savings and spending accounts

You can save money on your health care and dependent care expenses by enrolling in a Health Savings Account (HSA) and/or Flexible Spending Account (FSA).

## Choose from the following accounts:

- **HSA:** Available only to employees who enroll in the \$1,850 Deductible Plan with Health Savings Account or the \$2,850 Deductible Plan with Health Savings Account
- **FSAs:**
  - **Health Care FSA:** Available to employees who are not enrolled in the HSA
  - **Combination FSA:** Available to employees who are enrolled in the HSA
  - **Dependent Care FSA:** Available to all employees

## How much could you save?

Here's an example. Let's say Jennifer decides to set aside \$2,000 in an HSA or FSA for the year. Normally, on that money, she'd pay \$560 in federal income tax, \$100 in state income tax, and \$153 in FICA tax. So, by contributing that \$2,000 to her HSA or FSA, she'll get an \$813 tax savings for the year.

Without an HSA or FSA, Jennifer would pay ...	Savings
28% in federal income tax	\$560
5% in state income tax	\$100
7.65% in Federal Insurance Contributions Act (FICA) tax	\$153
<b>Her total tax savings for the year with an HSA or FSA</b>	<b>\$813</b>

This hypothetical illustration is for educational purposes only. Dollar amounts or savings will vary depending on income, state and city tax rules, and other factors. Please consult a tax, legal, or financial advisor about your own personal situation.

## Learn more

For more information about the HSA and FSAs, visit the [Chubb Benefits Marketplace website](#) (opens November 14).



## Health Savings Account (HSA)

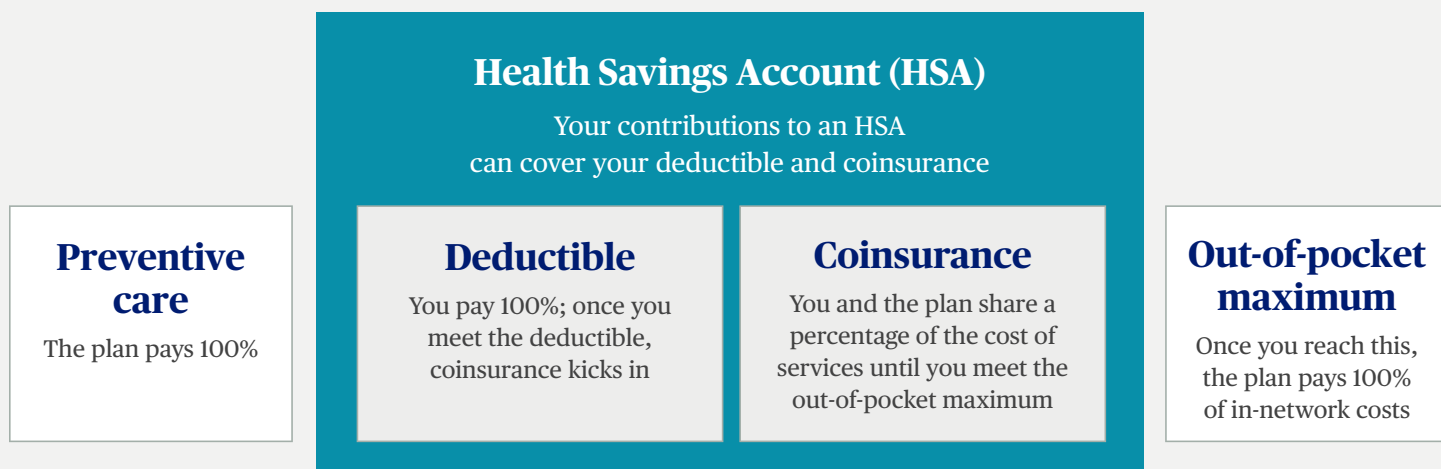
Employees who enroll in the \$1,850 Deductible Plan with Health Savings Account or the \$2,850 Deductible Plan with Health Savings Account are eligible to open and contribute before-tax money to an HSA. The HSA is a tax-free savings account you can use to pay for your eligible health expenses, now and in the future.

### HSA features:

- **Contributions from Chubb for \$1,850 Deductible Plan members.** If you enroll in the \$1,850 Deductible Plan for 2017, the company will help fund your HSA – that’s free money to help you cover costs! In 2017, you will receive a \$500 contribution from Chubb if you enroll in employee-only medical coverage or \$1,000 if you cover dependents.
- **You can save, too.** You can also contribute to your HSA through automatic, before-tax payroll deductions. Change your contribution amount at any time during the year. In 2017, the limits on total contributions to your account (from both you and Chubb) are:
  - Up to \$3,400 for employee-only coverage
  - Up to \$6,750 if you cover dependents
  - If you’re age 55 or older, you may contribute an additional \$1,000
- **Works like a bank account.** Pay for eligible medical, dental, and vision expenses for you and your family by swiping your HSA debit card, or reimburse yourself for payments you’ve made (up to the available balance in the account). Spend the money on:
  - Deductibles
  - Coinsurance
  - Prescription drugs
  - Out-of-pocket expenses
  - And more – for a complete list, refer to IRS Publication 502 at <https://www.irs.gov/pub/irs-pdf/p502.pdf>
- **Never pay taxes.** Contributions are made from your paycheck on a before-tax basis, grow tax-free, and the money will never be taxed when used for eligible expenses.\*
- **It’s your money.** Unused money can be carried over each year and invested for the future – you can even take it with you if you leave your job. This means you can build up money in your HSA to create a tax-free nest egg for your medical expenses in retirement.
- **Can be paired with the Combination FSA.** Use your HSA together with a Combination FSA for additional tax savings. Note that with the Combination FSA, only dental and vision expenses are allowed until you meet the 2017 IRS-required medical deductible of \$1,300/individual and \$2,600/family, then eligible medical expenses are allowed.

\*Money in an HSA can be withdrawn tax-free as long as it is used to pay for qualified health-related expenses. If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn, plus a 20% penalty tax if you withdraw the money before age 65.

## How the \$1,850 Deductible Plan with Health Savings Account and the \$2,850 Deductible Plan work together with the HSA



## Flexible Spending Accounts (FSAs)

Save money on health care and/or dependent care expenses by using a tax-advantaged FSA. The money you contribute to these accounts comes from your paycheck before it is taxed, and you withdraw it tax-free when you pay for eligible expenses.

### Health Care FSA

**Pairs with the \$400 and \$900 Deductible Plans; also available if you waive Chubb medical coverage**

- Contribute up to \$2,550 annually to help cover qualified medical, vision, and dental expenses. For a complete list of eligible expenses, refer to IRS Publication 502.
- Use a debit card to pay for your eligible expenses, or get reimbursed by submitting a claim.
- Choose your contribution amount once a year (if your personal situation changes, such as getting married or having a baby, you may be able to change your election during the year).
- Your entire annual contribution is available to you from the beginning of the plan year.
- Up to \$500 of unused money may be carried over to the next year; amounts above \$500 will be forfeited.

## Combination FSA

### Pairs with the \$1,850 Deductible Plan with Health Savings Account and the \$2,850 Deductible Plan with Health Savings Account only

- Designed to work together with your Health Savings Account (HSA) for additional tax-saving opportunities.
- Contribute up to \$2,550 annually. This account can be used to cover eligible dental and vision expenses only until you meet the 2017 IRS-required medical deductible of \$1,300/individual and \$2,600/family. Once you meet that IRS deductible, you can use your account to pay for qualified medical and prescription drug expenses. For a list of eligible expenses, refer to IRS Publication 502.
- Use your debit card to pay for your eligible dental and vision expenses, or get reimbursed by submitting a claim online. After meeting the IRS-required medical deductible limit, eligible medical claims need to be submitted online.
- Choose your contribution amount once a year (if your personal situation changes, such as getting married or having a baby, you may be able to change your election during the year).
- Your entire annual contribution is available to you from the beginning of the plan year.
- Up to \$500 of unused money may be carried over to the next year; amounts above \$500 will be forfeited.

## Dependent Care Flexible Spending Account

- Contribute up to \$5,000 a year to help cover your qualified dependent care expenses, such as child day care or elder care. For a complete list of eligible expenses, refer to IRS Publication 503.
- Use a debit card to pay for your eligible expenses, or get reimbursed by submitting a claim.
- Eligible expenses include child care for children up to age 13 and care for dependent elders.
- Unused money does not carry over at the end of each year – use it or lose it.





# Dental

Healthy teeth and gums are important to your overall health. That's why it's important to have regular dental checkups and maintain good oral hygiene.

You may choose from two dental plans, both provided by Aetna.

	DHMO Plan	PPO Plan
<b>In-network</b>		
<b>Individual/family deductible</b>	\$0/\$0	\$25/\$75
<b>Annual maximum benefit</b>	None	\$2,500
<b>Services</b> • Preventive • Basic • Major services	• You pay \$0 • Copays vary by service • Copays vary by service	• You pay \$0 • You pay 20%, plan pays 80% • You pay 50%, plan pays 50%
<b>Orthodontia coverage/ lifetime maximum</b>	Copays vary by service/\$1,945	50%/\$2,500
<b>Orthodontia eligibility</b>	Adult and child	Adult and child
<b>Out-of-network*</b>		
<b>Individual/family deductible</b>	Not covered	\$25/\$75
<b>Annual maximum benefit</b>	Not covered	\$2,500
<b>Services</b> • Preventive • Basic • Major services	Not covered	• You pay \$0 • You pay 20%, plan pays 80% • You pay 50%, plan pays 50%
<b>Orthodontia coverage/ lifetime maximum</b>	Not covered	50%/\$2,500
<b>Orthodontia eligibility</b>	Not covered	Adult and child

\*Out-of-network benefits are paid at the Usual and Customary (U&C) reimbursement rate, so you may be billed for the balance if the amount charged exceeds the U&C.

## *Find a provider*

To search for providers in Aetna's dental network, go to [www.aetna.com/dse/search](http://www.aetna.com/dse/search).

# Vision

Having an annual eye exam is one of the best ways to make sure you're keeping your eyes healthy. You can enroll in vision coverage to save money on eligible vision care expenses such as eye exams, glasses, and contact lenses.

Learn about the vision plan available to you through EyeMed.

EyeMed Select Plan	
<b>In-network</b>	
<b>Exam</b>	Once per calendar year • \$15 copay
<b>Standard plastic lenses</b> <ul style="list-style-type: none"><li>• Single vision</li><li>• Lined bifocal</li><li>• Lined trifocal</li></ul>	\$0 copay; once per calendar year; included in prescription glasses
<b>Lens enhancements</b> <ul style="list-style-type: none"><li>• Standard progressive lenses</li><li>• Premium progressive lenses</li></ul>	Once per calendar year: <ul style="list-style-type: none"><li>• \$65 copay</li><li>• \$65 copay, 80% of charges up to \$120 allowance</li></ul>
<b>Frames</b>	Once per calendar year: <ul style="list-style-type: none"><li>• \$0 copay; \$150 allowance for any available frames</li><li>• 20% off balance over \$150</li></ul>
<b>Contact lenses</b> (instead of glasses)	Once per calendar year: <ul style="list-style-type: none"><li>• <b>Conventional:</b> \$0 copay; \$150 allowance, 15% off balance over \$150</li><li>• <b>Disposable:</b> \$0 copay; \$150 allowance</li><li>• <b>Medically necessary:</b> \$0 copay, paid in full</li></ul>
<b>Out-of-network</b>	
<b>Exam</b>	Once per calendar year: <ul style="list-style-type: none"><li>• \$35 reimbursement</li></ul>
<b>Lenses</b> <ul style="list-style-type: none"><li>• Single vision</li><li>• Lined bifocal</li><li>• Lined trifocal</li></ul>	Once per calendar year: <ul style="list-style-type: none"><li>• \$25 reimbursement</li><li>• \$40 reimbursement</li><li>• \$55 reimbursement</li></ul>
<b>Lens enhancements</b> <ul style="list-style-type: none"><li>• Standard progressive lenses</li><li>• Premium progressive lenses</li></ul>	Once per calendar year: <ul style="list-style-type: none"><li>• \$40 reimbursement</li><li>• \$40 reimbursement</li></ul>
<b>Frames</b>	Once per calendar year: <ul style="list-style-type: none"><li>• \$75 reimbursement</li></ul>
<b>Contact lenses</b> (instead of glasses)	Once per calendar year: <ul style="list-style-type: none"><li>• <b>Conventional and disposable:</b> \$120</li><li>• <b>Medically necessary:</b> \$210 reimbursement</li></ul>

## Find a provider

To search for providers in EyeMed's network, go to [www.eyemed.com](http://www.eyemed.com) and choose the "Select" network.

# Wellness

In addition to the medical, dental, and other plans you elect, Chubb offers valuable wellness resources to help you manage and maintain your health. They're automatically available to you and your family at no cost, with no enrollment required.

## Employee Assistance Program (EAP)

The EAP, provided by Aetna Resources for Living, is a free, confidential benefit to help you and your family members live well at home and at work. The EAP offers:

- **Counseling and referrals:**
  - Available by phone 24/7/365
  - Confidential support for a variety of issues, including work/life balance, family and relationships, depression and stress management, conflict management, alcohol/substance abuse, and more
  - Up to eight counseling sessions per issue per year with licensed network professionals at no cost to you
  - Sessions are available face to face, by phone, or through televideo
- **Work/life services:** Personalized searches for resources families may need, including dependent care, programs for children, the college application process, resources for older adults, home repairs, and more
- **Legal consultation and referrals:** Free 30-minute consultations with attorneys for each new topic, referrals to attorneys in your area, and discounted in-person legal services
- **Financial consultation:** Free 30-minute consultations with financial professionals for virtually any personal financial issue
- **EAP website:** Includes health and wellness articles, family resources, links to other helpful sites, a Discount Center, and the myStrength online wellness tool – an online “health club” for your mind

To access the EAP, visit [www.mylifevalues.com](http://www.mylifevalues.com) (username: CHUBB; password: EAP) or call 1-888-802-5698.

## Free biometric screenings

To encourage you to proactively take steps to understand and improve your health, Chubb will be offering free biometric screenings in 2017. Stay tuned for more information coming next year.



# Life insurance

Because life can suddenly take an unexpected turn, it's good to know you're covered if the worst occurs. Chubb provides life insurance and accidental death and dismemberment (AD&D) insurance to assist you and your family in the event of a death or dismemberment. You also have the option of purchasing additional life and AD&D coverage for yourself, your spouse or domestic partner, and/or your child.

## Basic life and AD&D insurance

### Company pays, coverage is automatic

Chubb provides basic life and AD&D insurance through Prudential to assist you and your family in the event of a death or dismemberment. These benefits are fully paid for by Chubb. Important: Be sure to name a beneficiary as you're enrolling on the Chubb Benefits Marketplace website (opens November 14). **Any life insurance beneficiary(ies) you currently have on file will not carry forward into 2017.** Note: This does not impact your retirement, 401(k), or retiree beneficiary designations.

### Benefits are equal to:

- **Basic employee life and AD&D insurance:** You are eligible for coverage up to 1x your annual pay, up to a maximum of \$1,000,000. If you were hired before 2009 by ACE, you are eligible for coverage up to 2x your annual pay, up to \$1,000,000.

## Supplemental life and AD&D insurance

### You pay, coverage is not automatic – enrollment is required

You can also choose to purchase additional life and AD&D insurance and Personal Accident Insurance for yourself, your spouse or domestic partner, and your child(ren). You pay the full cost of any supplemental life insurance and supplemental AD&D insurance coverage. You must purchase coverage for yourself in order to purchase it for your dependents.

**Take note! During this Annual Enrollment only,** you may increase life insurance coverage for yourself by up to 1x your annual pay without providing Evidence of Insurability (EOI)\* and with no Guaranteed Issue (GI) limit.

Your supplemental life and AD&D options Voluntary "buy-up" plans		
Type of coverage	Purchase for	More details
<b>Supplemental employee life and AD&amp;D</b>	Yourself (for life insurance and AD&D) Yourself + family (for AD&D)	You may elect coverage up to 8x your annual pay, up to a maximum of \$3,000,000.
<b>Personal Accident Insurance (PAI)</b>	Yourself only or yourself + family	You may elect coverage in \$50,000 increments up to a maximum of \$750,000, not to exceed 10x your annual pay.
<b>Spouse life</b>	Your spouse or domestic partner	You may elect coverage in \$10,000 increments, up to a maximum of \$150,000.
<b>Child life</b>	Your child(ren)	You may elect a flat \$10,000 coverage amount for each child.

\*If you were previously denied an increase in your life insurance, you will not be eligible to increase this coverage without Evidence of Insurability (EOI).

## Personal Accident Insurance

Personal Accident Insurance provides financial protection against death or serious injury that results from an accident. Full or partial benefits are paid, depending on the severity of the loss.

Benefits from this plan are paid in addition to your group life insurance. Coverage is also available for your spouse or partner and dependent children.

- If you elect “You Only” coverage, the benefit will equal 100% of the total coverage amount you elect.
- If you elect coverage for you and your dependent child(ren), the benefit for your child(ren) will equal 10% of the total coverage amount you elect.
- If you elect coverage for you and your spouse or partner, coverage for each of you will equal 100% of the total coverage amount you elect.
- If you elect “Family” coverage, the benefit for your spouse or partner will equal 100% of the total coverage amount, and the benefit for your child(ren) will equal 10% of the total coverage amount.

## Disability insurance

A disability can be one of the biggest financial risks you face. That’s why Chubb offers disability insurance to help protect your financial well-being. If you become ill or injured and need to miss work for an extended time, disability insurance can replace a percentage of your lost income.

### Short-term disability (STD)

#### Company pays, you do not need to enroll

- Coverage begins on day six of the disability and is retroactive to day one
- Pays 60% or 100% of your salary (based on your length of service) for a maximum of 26 weeks
- Provided through Chubb (MetLife will administer and pay the Statutory disability benefits for employees in NY and NJ)

### Long-term disability (LTD)

#### Company pays, you do not need to enroll

- Coverage begins after 26 weeks of disability
- Pays 60% of your salary, up to a maximum of:
  - \$15,000 per month if your annual base salary is \$300,000 or less
  - \$25,000 per month if your annual base salary is \$300,001 or more
- Provided through MetLife

### LTD buy-up

#### You pay, you must enroll

- You may choose to purchase additional LTD insurance to cover your bonus and/or commissions to receive 60% of your total compensation, up to a combined maximum (your core company-provided LTD amount plus your LTD buy-up amount) of:
  - \$20,000 per month if your annual base salary is \$300,000 or less
  - \$30,000 per month if your annual base salary is \$300,001 or more
- Provided through MetLife

# Savings and investment plans

Chubb is committed to supporting your financial well-being – today and tomorrow. We offer a variety of plans that offer you tax advantages and other financial incentives to help you save and invest for your personal goals.

The plans currently offered to you will continue into 2017 with the same benefit levels and contribution rates. Use the links below to learn more about the financial benefits available to you and access your accounts.

## All employees:

- Chubb Retirement Savings Plan through AON Hewitt
  - Log on to [www.yourbenefitsresources.com/ACE](http://www.yourbenefitsresources.com/ACE) to access your account
  - Call AON Hewitt at 1-855-668-5042
- College Savings Plan through T. Rowe Price
  - Log on to [www.rps.troweprice.com](http://www.rps.troweprice.com) to access your account
  - Call T. Rowe Price at 1-800-369-3641
- Chubb Limited Employee Stock Purchase Plan (ESPP) through Computershare
  - Call Computershare at 1-877-522-3752

## Legacy Chubb employees:

- Pension Plan of the Chubb Corporation through Chubb
  - Log on to [www.ibenefitcenter.com/chubbpension](http://www.ibenefitcenter.com/chubbpension) to access your account
  - Call the Pension Service Center at 1-800-964-0478
- Chubb Capital Accumulation Plan (CCAP) through Fidelity (for employees who have not taken action to transition their CCAP balances)
  - Log on to [www.netbenefits.com/Chubb](http://www.netbenefits.com/Chubb) to access your account
  - Call Fidelity at 1-800-939-2227



## *What will you pay?*

See your specific coverage costs on the [Chubb Benefits Marketplace website](#) (opens November 14).

# More benefits

Chubb is committed to supporting your total well-being. Aside from our competitive health and welfare benefits package, we offer a variety of additional plans to save you money on services that fit your lifestyle. Enroll in these benefits through the Chubb Benefits Marketplace (opens November 14).

## Transportation Reimbursement Incentive Program (TRIP)

A program that allows you to pay for commuting or parking expenses tax-free:

- Save money on what you spend out of pocket for qualified transportation expenses.
- You decide how much to contribute, and the money is deducted from your paycheck on a before-tax basis. Qualified mass transit expenses are defined as passes, tokens, fare cards, or vouchers purchased to allow you to commute by way of mass transit (bus, train, ferry, or subway). Vanpooling is considered a qualified expense if the vehicle used seats at least six or more adults (not including driver) and at least 80% of the vehicle's mileage is used to transport employees to and from their place of employment. Parking expenses are what you pay to park on or near the premises of your office. Other parking expenses that are considered eligible are the fees participants pay to park near a location from which they commute to work by train, vanpool, or carpool.

## Identity theft protection

Services from InfoArmor® that monitor your identity, detect fraud, and restore your identity in the event of theft:

- Get peace of mind by protecting yourself against the damage of identity theft.
- Certified privacy advocates act on your behalf to resolve identity theft issues.

## Legal benefits

The MetLife® Hyatt Legal Assistance Plan offers economical access to attorneys for legal services such as will preparation, estate planning, and family law:

- Give yourself, your spouse, and your dependents access to a nationwide network of 13,500 attorneys.
- Legal advice is a phone call away, and representatives will help you find an attorney in your area.

## Auto and home insurance

MetLife gives you access to personal insurance policies, including home (not available in Massachusetts or Florida), landlord's rental dwelling, condo, recreational vehicle, and boat:

- Save up to 15% by purchasing this coverage through the Chubb Benefits Marketplace.
- No-obligation quotes and cost comparisons.

## Pet insurance

Nationwide provides coverage to help you pay for the costs of veterinary care:

- Protect against the financial impact of veterinary care while using any veterinarian worldwide.
- You are eligible to receive a discount of 5% or more on premiums.

## PerkSpot Online Discount Mall

Discount program that gives you access to exclusive prices, discounts, and offers from hundreds of local and national merchants:

- This service is provided at no cost to you.
- Save up to 40% through offers that interest you, including health clubs, movie theaters, restaurants, retailers, and cell phone providers.

# How to enroll

During Annual Enrollment – November 14-28, 2016 – you’ll use the Chubb Benefits Marketplace to elect the following benefits for 2017:

- Medical
- Supplemental medical
- Savings and spending accounts
- Dental
- Vision
- Life and disability
- More benefits

The Chubb Benefits Marketplace website (opens November 14) will guide you through the enrollment process step by step. If you have questions or need assistance, starting November 14 you may call a licensed Chubb Benefits Marketplace counselor toll-free at 1-844-58CHUBB (1-844-582-4822). During Annual Enrollment, counselors are available from 7 am to 10 pm ET, Monday through Friday, and 10 am to 2 pm ET on Saturdays.

## Log in (Beginning November 14)

Go to [www.mercermarketplace.com/Chubb](http://www.mercermarketplace.com/Chubb). The first time you visit the Chubb Benefits Marketplace, select “Create an account.” Next, enter your last name, date of birth, and the last four digits of your Social Security number to identify yourself. Then, you’ll select a unique user name and password that you’ll use whenever you come back to the site.

## Make your elections

To select your benefits, click on the “Get started” button on the homepage and then follow the simple enrollment steps.

### 1. Profile

- Review your personal information.
- Enter or edit information for any dependents you wish to cover, if needed.
- Answer a few questions about your health needs and personal priorities, which will help the website identify the best coverage for your needs.

### 2. Shop for benefits

- Compare plan features and costs.
- Use the tools and educational resources to learn more.
- Select the benefits you want to enroll in.

### 3. Confirm and finish

- Once you’re happy with your selections, review your benefits summary for accuracy, then click the “Complete Enrollment” button.
- You will receive a confirmation number and may print a copy of your enrollment details for reference.

## Action required!

If you do not enroll by November 28, you will only have core company-paid benefits in 2017 (basic life and AD&D, short-term disability, long-term disability, and the Employee Assistance Program).

## Benefits eligibility

Be sure your dependents are eligible for Chubb benefits coverage. You may be asked to provide documentation to confirm dependent eligibility.





# Eligibility

## Eligible employees

If you are a full-time employee (FTE) or part-time employee (PTE) working at least 24 hours per week, you are eligible to participate in Chubb's total benefits program, which includes all health, welfare, and financial security benefits offered by Chubb.

## Eligible dependents

You may cover the following dependents as long as you are enrolled in a plan yourself:

- Your spouse or domestic partner.
- Your or your spouse's/partner's eligible children up to age 26 (eligibility ends on the last day of the month of the child's 26th birthday). Exception: For the three supplemental medical plans – accident, critical illness, and hospital indemnity insurance – children may be covered up to age 27.
- Your disabled children of any age, if they are covered under your medical plan and disabled prior to losing eligibility (and are legally or financially dependent primarily on you as defined by the IRS for federal tax purposes).

If your spouse or domestic partner also works for Chubb, one of you may enroll and cover the other as a dependent, or you may each enroll in individual coverage. If you have children, you will need to decide which one of you should cover them.

### ***Important:*** ***Proof of dependent eligibility may be required***

This Annual Enrollment, if you elect to cover dependents under a Chubb medical and/or dental plan in 2017, you may be asked to provide documentation (such as a marriage or birth certificate) to confirm that your dependents are eligible for coverage. If you receive a request for proof of eligibility, you **MUST** submit supporting documentation for each dependent within the specified timeframe or risk losing coverage for your dependent(s). If you are required to provide documentation, you will receive more information after Annual Enrollment explaining the steps you need to take. Moving forward, all employees will be required to confirm eligibility when adding a dependent to coverage.



# Making benefit changes

After this year's Annual Enrollment period ends on November 28, 2016, you may not change or cancel your benefit elections during 2017 unless you experience a qualifying life event.

Qualifying life events include but are not limited to:

- Marriage
- Divorce or legal separation
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Loss or addition of other group coverage
- Change in your spouse's work status (part-time to full-time or vice versa; taking or returning from an unpaid leave of absence)
- Change in your work status that affects your benefits
- Change in residence that affects your eligibility for coverage
- You or your covered dependent becomes eligible for Medicare
- Your retirement

## What to do if you experience a life event

If you need to change your 2017 benefits as a result of a life event, visit the Chubb Benefits Marketplace website or call a licensed benefits counselor toll-free at 1-844-58CHUBB (1-844-582-4822). Changes must be made within 30 days of the life event. Changes are effective as of the date of the event.

### *Keep in mind*

When changing your benefits due to a life event, the changes you make must be consistent with that event. For example, you cannot drop medical coverage because you had or adopted a child. You can, however, add your child to your medical coverage.

## Getting help

When you need to talk to a real person, contact a Chubb Benefits Marketplace licensed benefits counselor. They are knowledgeable about our benefits and can help you review your coverage options, answer all your benefit questions, and walk you through the enrollment process.

**Chubb Benefits Marketplace (opens November 14)**

**Call toll-free:** 1-844-58CHUBB (1-844-582-4822)

**Online chat:** [www.mercermarketplace.com/Chubb](http://www.mercermarketplace.com/Chubb)

**Available:** Monday through Friday, 7 am to 10 pm ET; also available Saturdays, 10 am to 2 pm ET during Annual Enrollment

# Contact information

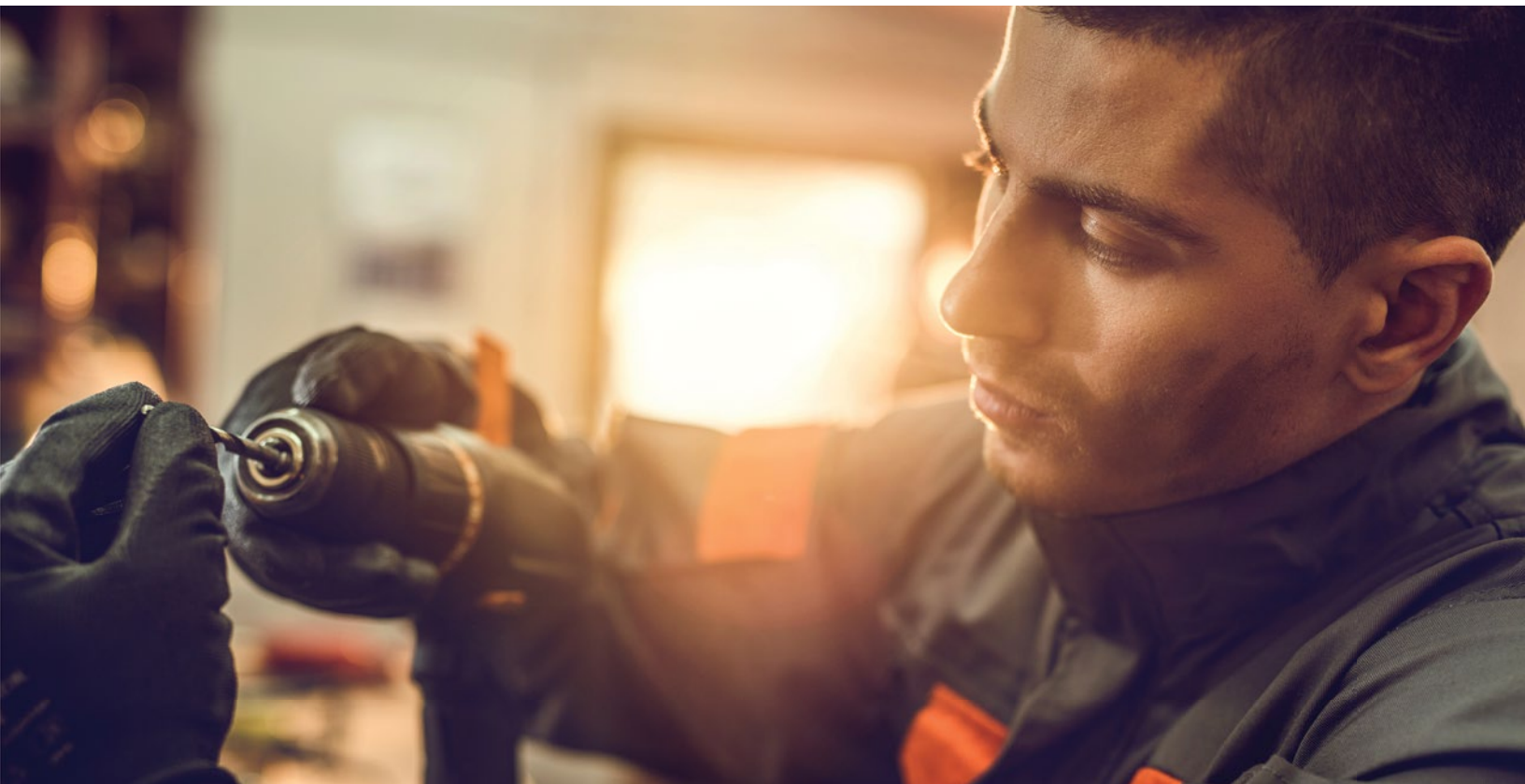
If you have questions for Chubb's 2017 benefit providers, please refer to the table below.

If you have questions about your 2016 benefits:

- **Legacy ACE employees:** Visit <https://ace.employee.com> and enter your Employee ID and Password, or call the ACE Benefit Administrative Service Center at 1-888-223-6230.
- **Legacy Chubb employees:** Access the MyChubb Benefits website directly via MyChubb or at [www.mychubbbenefits.com](http://www.mychubbbenefits.com), or call the Chubb HR Service Center at 1-855-MyChubb (1-855-692-4822).

2017 benefit providers			
Benefit	Administrator	Website	Phone number
<b>Medical</b>	Aetna	<a href="http://www.aetna.com">www.aetna.com</a>	1-866-562-1880
	Horizon Blue Cross Blue Shield	<a href="http://www.horizonblue.com/chubb">www.horizonblue.com/chubb</a>	Information for non-members: 1-800-722-2583, option 4 Members: 1-800-355-2583
	Optima (VA)	<a href="http://www.optimahealth.com">www.optimahealth.com</a>	1-800-543-3359, option 2
	Kaiser (CA)	<a href="http://www.kp.org">www.kp.org</a>	1-800-464-4000
	HMSA (HA)	<a href="http://www.hmsa.com">www.hmsa.com</a>	1-808-948-6111
<b>Prescription drug</b>	Express Scripts, Inc. (Aetna, Horizon Blue Cross Blue Shield, and Optima plans)	<a href="http://www.express-scripts.com">www.express-scripts.com</a>	1-866-544-6884
	Kaiser (Kaiser plan)	<a href="http://www.kp.org">www.kp.org</a>	1-800-464-4000
	HMSA (HMSA plan)	<a href="http://www.hmsa.com">www.hmsa.com</a>	1-808-948-6111
<b>365 HUB</b>	Mercer	<a href="http://www.mercermarketplace.com/chubb">www.mercermarketplace.com/chubb</a>	1-844-58CHUBB (1-844-582-4822)
<b>Supplemental medical:</b> • Accident and critical illness  • Hospital indemnity	Chubb	<a href="http://www.combinedinsurance.com/us-en/">www.combinedinsurance.com/us-en/</a>	1-800-544-9382
		<a href="http://www.visit-aci.com/chubb">www.visit-aci.com/chubb</a>	1-844-58CHUBB (1-844-582-4822)
<b>Savings and spending accounts</b>	Mercer	<a href="http://www.mercermarketplace.com/chubb">www.mercermarketplace.com/chubb</a>	1-844-58CHUBB (1-844-582-4822)
<b>Dental</b>	Aetna	<a href="http://www.aetna.com">www.aetna.com</a>	1-877-238-6200
<b>Vision</b>	EyeMed	<a href="http://www.eyemed.com">www.eyemed.com</a>	1-866-723-0514
<b>Life</b>	Prudential	<a href="http://www.mercermarketplace.com/chubb">www.mercermarketplace.com/chubb</a>	1-844-58CHUBB (1-844-582-4822)
<b>Disability</b>	MetLife	<a href="http://www.mercermarketplace.com/chubb">www.mercermarketplace.com/chubb</a>	1-844-58CHUBB (1-844-582-4822)

2017 benefit providers			
Benefit	Administrator	Website	Phone number
Employee Assistance Program (EAP)	Aetna Resources for Living	www.mylifevalues.com (username: CHUBB; password: EAP)	1-888-802-5698
Transportation	Mercer	www.mercermarketplace.com/chubb	1-844-58CHUBB (1-844-582-4822)
Legal	MetLife® Hyatt Assistance Legal Plan	www.legalplans.com Use Access Code: GETLAW	1-800-438-6388
Auto and home	MetLife Auto & Home®	www.metlife.com	1-877-421-3859
Identity theft	InfoArmor®	www.infoarmor.com/exchange	1-877-421-3859
Pet insurance	Nationwide	www.petinsurance.com	1-877-421-3859
Discount mall	PerkSpot	www.perkspot.com	1-866-606-6057
Savings and investment plans	Retirement Savings Plan: AON Hewitt	www.yourbenefitsresources.com/ACE	1-855-668-5042
	College Savings Plan: T. Rowe Price	www.rps.troweprice.com	1-800-369-3641
	ESPP: Computershare	n/a	1-877-522-3752
Savings and investment plans: legacy Chubb employees	Chubb CCAP: Fidelity	www.netbenefits.com/Chubb	1-800-939-2227
	Pension Plan: Chubb	www.ibenefitcenter.com/chubbpension	1-800-964-0478





# Craft your benefits and enroll!

Annual Enrollment Starts November 14

## Starting now:

Visit [craftyourbenefits.com](http://craftyourbenefits.com) to see your new health benefit options for 2017.

## Starting November 14:

- The Chubb Benefits Marketplace website, [www.mercermarketplace.com/Chubb](http://www.mercermarketplace.com/Chubb), will open for enrollment.
- Licensed benefits counselors will be available to assist you – just call the toll-free number at 1-844-58CHUBB (1-844-582-4822), Monday through Friday, 7 am to 10 pm ET, and Saturdays, 10 am to 2 pm ET.

### *Action required*

Your current benefits will not continue after December 31, 2016. **You MUST enroll by 11:59 pm ET on November 28, 2016, in order to have Chubb health coverage in 2017.** If you do not enroll, you will only receive core Company-paid benefits in 2017 (Basic Life and AD&D, Short-Term Disability, Long-Term Disability, and the Employee Assistance Program).

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**Take action!**  
*If you want Chubb health coverage for yourself and your dependents in 2017, you MUST enroll between November 14 and November 28, 2016.*

Starting now:

- Visit [craftyourbenefits.com](http://craftyourbenefits.com) to see your new health benefit options for 2017.
- Starting November 14:
  - The Chubb Benefits Marketplace website, [www.mergermarketplace.com/Chubb](http://www.mergermarketplace.com/Chubb), will open for enrollment.
  - Licensed benefits counselors will be available to assist you - just call the toll-free number at 1-844-58CHUBB (1-844-582-4822), Monday through Friday, 7 am to 10 pm ET, and Saturdays, 10 am to 2 pm ET.

**If you do not enroll by 11:59 pm ET on November 28, 2016, you and your dependents will NOT have Chubb health coverage after December 31, 2016.**



## 2017 Annual Enrollment is coming!

Get ready for a whole new benefits experience. The Chubb Benefits Marketplace offers you **more choices, decision support, and an easier way to enroll.**

This year, it's easy to find the right coverage, control your costs, and make informed, confident decisions. Visit [craftyourbenefits.com](http://craftyourbenefits.com) today to review your online benefits decision guide.

**Annual Enrollment begins November 14, 2016. If you want Chubb health coverage in 2017, you MUST enroll by 11:59 pm ET on November 28, 2016.** If you do not enroll, you will only receive core Company-paid benefits in 2017 (Basic Life and AD&D, Short-Term Disability, Long-Term Disability, and the Employee Assistance Program).

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Time is running out!

Choose your 2017 benefits  
by 11:59 pm ET on November 28, 2016

*Action required for 2017 benefits*

# Annual Enrollment ends November 28!

**You must take action to have Chubb health benefits in 2017.** Your current coverage will not continue after December 31, 2016.

If you have not enrolled in your 2017 health benefits, take these steps:

- 1.** Visit [www.craftyourbenefits.com](http://www.craftyourbenefits.com) to research your benefit options and learn how to enroll.
- 2.** Log in to the Chubb Benefits Marketplace website at [www.mercermarketplace.com/Chubb](http://www.mercermarketplace.com/Chubb) to see your costs, review additional plan details, and use the decision-support tools.
- 3.** Enroll by **November 28, 2016**, through the Chubb Benefits Marketplace at [www.mercermarketplace.com/Chubb](http://www.mercermarketplace.com/Chubb). If you need assistance, please call a licensed benefits counselor toll-free at 1-844-58CHUBB (1-844-582-4822) Monday through Friday, 7 am to 10 pm ET, and Saturdays, 10 am to 2 pm ET.

## *Action required!*

You MUST enroll by 11:59 pm ET on November 28, 2016, to have Chubb health benefits in 2017. If you do not enroll, you will only receive core Company-paid benefits in 2017 (Basic Life and AD&D, Short-Term Disability, Long-Term Disability, and the Employee Assistance Program).

**Important:** You will be **required** to re-enroll any dependents that you cover under the Chubb plans. Following Annual Enrollment, you may be asked to provide documentation about your dependents so we can verify eligibility under the plans to make sure they still qualify for coverage.

**CHUBB®**

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