

Chubb Disability Income

Proposed Benefits

AAFTE excluding employees in CA, NY, NJ, RI and HI

	Chubb Disability Income	
Plan	0/7 6 month All Other	14/14 6 month All Other
Employee Disability Income Benefits		
Coverage Type	Non-Occupational	Non-Occupational
Benefit Period	6 months	6 months
Injury Elimination Period	0 days	14 days
Sickness Elimination Period	7 days	14 days
Maximum Benefit Amount	60% of Income up to \$3,000/month	60% of Income up to \$3,000/month
Minimum Benefit Amount	\$300/month	\$300/month
Waiver of Premium	After disabled for 14 or more consecutive days following the elimination period	After disabled for 14 or more consecutive days following the elimination period
Partial Disability Benefit	Up to 50% of the Maximum Benefit Amount	Up to 50% of the Maximum Benefit Amount
Portability	Fully Portable	Fully Portable
Integration with other sources of income	Yes	Yes
Pre-Existing Condition Limitation	None	None
Pre-Existing Conditions Credit for Takeovers	N/A	N/A
Additional Benefits		
Organ Donation Disabilities due to an organ donation are covered as a sickness and the elimination period is waived.	Included	Included

Chubb Disability Income

Proposed Benefits

AAFTE in CA, NY, NJ, RI and HI

	Chubb Disability Income	
Plan	0/7 6 month CA, NY, NJ, RI and HI	14/14 6 month CA, NY, NJ, RI and HI
Employee Disability Income Benefits		
Coverage Type	Non-Occupational	Non-Occupational
Benefit Period	6 months	6 months
Injury Elimination Period	0 days	14 days
Sickness Elimination Period	7 days	14 days
Maximum Benefit Amount	40% of Income up to \$3,000/month	40% of Income up to \$3,000/month
Minimum Benefit Amount	\$300/month	\$300/month
Waiver of Premium	After disabled for 14 or more consecutive days following the elimination period	After disabled for 14 or more consecutive days following the elimination period
Partial Disability Benefit	Up to 50% of the Maximum Benefit Amount	Up to 50% of the Maximum Benefit Amount
Portability	Fully Portable	Fully Portable
Pre-Existing Condition Limitation	None	None
Pre-Existing Conditions Credit for Takeovers	N/A	N/A
Additional Benefits		
Organ Donation Disabilities due to an organ donation are covered as a sickness and the elimination period is waived.	Included	Included