CHUBB®

Cancer Advocate Plus

A Personalized Approach to Cancer Management

Personal and Precise Cancer Management Based on Your DNA



Benefits Designed To Help Save Lives

Chubb and healthŌme have partnered to introduce a first-of-its-kind cancer insurance with genetic benefits, designed to provide genetic information to help you proactively manage cancer risk and provide a personal, precise, proactive, and confidential way for you to manage your health.

Money, Advice and State-of-the-Art Genetic-Based Treatment Plans

Cancer Advocate Plus combines cash benefits and genetics-based cancer management.

healthŌme's Genetic Cancer Screening helps you understand your inherited risk for cancer and Pharmacogenomic Testing allows you to understand your response to medications based on your own DNA.

Additionally, Cancer Advocate Plus provides you with a dedicated **Oncology Nurse Advocate** to coordinate **Clinical Trial Enrollment, Expert Medical Review** and more.

Understand Your Risk
1 in 3 women
& **1 in 2** men
will get cancer[1]

Your Cancer Risk
Genetic Screening will indicate your inherited risk and genetic counselors will provide cancer prevention strategies

Cover Your Finances
71% of those diagnosed with cancer were more likely to experience financial setbacks[2]

powered by healthŌme

For employees of

Atlantic Coast Automotive



With Cancer Advocate Plus you get lifelong access to state-of-the-art cancer management precisely customized to your DNA

Cancer Advocate Plus

powered by healthOme

Do You Know People Who Have Been Diagnosed with Cancer?

For many, finding out people you know have cancer has become much too common. It can be overwhelming.

We see friends with extensive out-of-pocket medical expenses and crowdfunding accounts.

You may worry that with a diagnosis of cancer, health insurance may not be enough to help with the treatment related expenses, and that finding the right treatment could be challenging. You may need advice or someone to talk to.

Would Access to Experts in Precision Medicine Help?

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

Cancer Advocate Plus features the following:

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

It takes
17 years
for new cancer insights to reach most doctors[3].
Why wait?

If You Were Diagnosed with Cancer, Would $15,000 Help?

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

Cancer Advocate Plus Pays Cash Benefits	
Payment Upon Diagnosis of Cancer	$5,000
Recovery Payment (6 Months After Diagnosis)	$5,000
Recovery Payment (12 Months After Diagnosis)	$5,000
Total Cash Payment	**$15,000**

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

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

Get to Know Cancer Advocate Plus



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

Cancer Screening

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

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

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

Cancer Management

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

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

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

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

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

Cancer Recovery

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

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

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

Education & Resources

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

Features

Valuable, Extensive Coverage
Powerful insurance protection when you need it most.

Family Coverage
You can insure yourself and your spouse.

Portable
You can keep your coverage if you change jobs or retire while the Policy is in force. Once ported, coverage cannot be canceled as long as premiums are paid as due. You may not port coverage while you are actively employed by Atlantic Coast Automotive.

Guarantee 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.

Initial Eligibility

Employee

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

Spouse

- Ages 18 and older
- Includes domestic and civil union partners

Spouse Benefits

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



Exclusions and Limitations

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

Cancer Advocate Plus Helps Save Lives!

[1]cancercenter.com/men-and-cancer; April 2022
[2]cancer.gov
[3]universityaffairs.ca/opinion/in-my-opinion/closing-17-year-gap-scientific-evidence-patient-care

This document is a brief description of certificate number C60601. Exclusions and limitations may apply. Underwritten by ACE Property & Casualty Insurance Company, a Chubb company.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. Insurance provided by the following U.S. based Chubb underwriting companies: ACE Property & Casualty Insurance Company. Cancer services are provided by healthOme Inc. healthOme Inc. is not an affiliate of Chubb, and Chubb does not make any representations or warranties and assumes no liability in connection with the content, accuracy, completeness, or timeliness of materials or content created by, or services provided by, healthOme Inc. See the certificate of insurance for details of benefits, exclusions and limitations which may vary by state..

CWB-CANADV-AtlanticCoast-1224

Chubb. Insured.™