

# Cancer Advocate Plus

CHUBB®

Genetic Insurance That Lasts a Lifetime

## Customizing Cancer Care – One Employee at a Time



### **Choose Chubb - Custom Solutions for Today's Employees**

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Chubb has partnered with healthŌme to introduce the first-of-its-kind, genomics-based insurance, designed to help save lives. This coverage offers unique cancer prevention, treatment management, and recovery support in addition to cash benefits.

Cancer Advocate Plus is a personal, precise, proactive, and confidential solution for employees to manage their health.

### **Innovation That Helps Save Lives**

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Cancer Advocate Plus goes beyond what you expect from supplemental health insurance, combining financial protection and cancer care.

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

In addition to testing and counseling, Cancer Advocate Plus provides access to a dedicated **Oncology Nurse Advocate** to coordinate **Clinical Trial Enrollment, Expert Medical Review**, and much more.

powered by  
healthŌme

# Understanding Cancer Advocate Plus

With Chubb, you can help your clients protect their employees with Cancer Advocate Plus, genetic insurance that lasts a lifetime - offering personal and precise cancer care based on an individual's DNA - customizing insurance one employee at a time.

## All Cancer Is a Result of Genetic Alteration

### How Do People Get Cancer?

People get cancer by inheriting cancer-causing genetic mutations and/or acquiring mutations that lead to changes in DNA.<sup>1</sup>

### What's One of the Best Ways to Treat Cancer?

One of the best ways is by identifying cancer-causing mutations and pairing the specific cancer mutations with the latest precision treatments.<sup>2</sup>

It takes  
**17 years**  
for new cancer insights  
to reach most doctors.<sup>3</sup>  
**Why wait?**

## How Does Cancer Advocate Plus Work?

### Proactive Cancer Screening

#### Heritable Cancer Risk Screening

If an employee understands the changes in their genes known to increase the risk of cancer, they can better manage their risk and seek a diagnosis early.

#### Pharmacogenomic Testing (PGx)

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

#### Genetic Counseling & Action Plan

Genetic Counselors explain results and empower employees to take control of their health.

### Cancer Management

#### Oncology Nurse Advocates

Explain the diagnosis, advocate on employee's behalf and partner with doctors to act on genetic information.

#### Expert Medical Review

A review of relevant medical records and genetic test results by cancer experts.

#### Genetic Tumor Testing

Molecular diagnostic tests are used to define personalized treatments.

#### Clinical Trial Enrollment

Comprehensive clinical trial search and enrollment support.

#### Precision Treatment Report

Shares actionable insights with the treating physician and grants access to the experts who created it.



## Cancer Advocate Plus Pays Cash Benefits

Payment Upon Diagnosis of Cancer	\$5,000
Recovery Payment (6 Months After Diagnosis)	\$5,000
Recovery Payment (12 Months After Diagnosis)	\$5,000
<b>Total Cash Payment</b>	<b>\$15,000</b>
Recurrence Options	25% or 50%

*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.*

### Cancer Recovery

#### Recurrence Monitoring

Testing designed to identify early signs of recurrent cancer.

### Education & Resources

#### healthōme Portal

A collection of videos and reference materials about genetics and cancer.

<sup>1</sup> cancer.net/navigating-cancer-care/cancer-basics/genetics/genetics-cancer

<sup>2</sup> cancer.net/navigating-cancer-care/cancer-basics/genetics/genetics-cancer

<sup>3</sup> universityaffairs.ca/opinion/in-my-opinion/closing-17-year-gap-scientific-evidence-patient-care

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 health?me, Inc. health?me 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 health?me. Benefits may vary by state and Exclusions and Limitations may apply.