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PROACTIVE. PRECISE. PERSONAL.

For employees of Bozzutos Inc.



ADVANTAGE DNA

A program designed to help save lives

Unlock the power of DNA to gain insights to and
access the latest in precision cancer services

What if you could do more to help prepare yourself for a potential cancer diagnosis? Advantage DNA is a personalized program designed to help save lives. It combines insurance cash benefits offered by Chubb Benefits, with Kadance's precision cancer services to access the latest advances for individuals' cancer journeys — services not typically covered by major medical plans.

If you're diagnosed with a covered cancer, access valuable Kadance services to support you

- Oncology Nurse Navigator support to guide you through your cancer journey, coordinate policy services, and facilitate communication with your care team
- Second opinion pathology review and additional biomarker testing by molecular pathologists to confirm an accurate diagnosis
- Genetic tumor testing to help identify mutations driving cancer growth to direct precision cancer treatment recommendations
- Hereditary cancer risk test to inform treatment plan and potential family genetic risk
- Pharmacogenomic (PGx) testing to identify which medications may be most effective or to avoid
- Personalized treatment recommendation report prepared by precision oncologist specialists
- Clinical trial evaluation and enrollment support to access new precision cancer treatments before they become widely available
- DNA-based recurrence monitoring to confirm remission or detect cancer recurrence early
- If your cancer returns, you'll have access to all the above precision cancer management services again

Insurance cash benefits

- Diagnosis Cancer Benefit: \$5,000 employee (\$5,000 for spouse)
- Skin Cancer Benefit: \$250
- Carcinoma In Situ Benefit: 25% of the Diagnosis Cancer Benefit

Coverage features

- **Guaranteed issue:** The policy is guaranteed issue. Please refer to the exclusions and limitations section of this brochure
- **Automatic renewal:** Coverage is automatically renewed as long as the insured is an eligible employee, premiums are paid, and the policy is in force
- **Employee and spouse coverage:** Available for both
- **Portability:** Allows you to keep this coverage if you change employers or retire while the policy is in force

Spouse benefits

- Spouses are eligible for all of the cancer services and tests
- Spouses' cash benefits are 100% of the employee

Here’s how the cash benefit works

Upon diagnosis of a covered cancer, Chubb Benefits will send a lump sum cash payment directly to you. You can use your cash benefit however you choose — to help with your everyday living expenses, pay out-of-pocket medical costs or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

Advantage DNA pays cash benefits	
Payment upon diagnosis of cancer	\$5,000

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 and should not be compared to an actual claim. The precise coverage afforded by an insurer is subject to the terms and conditions of the policy as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss, the terms and conditions of the policy as issued, and applicable law.

Eligibility

- Active employees working at least 30 hours per week, ages 18+
- Spouses ages 18+. Includes legally married spouse, domestic partner and civil union partner

NOTE

Applicant must have underlying medical coverage to be eligible to apply for Advantage DNA in the following situs states:

- California
- Massachusetts
- New Jersey
- New York
- South Dakota
- Vermont

Applicant is not eligible to apply for Advantage DNA if they are receiving Medicaid in the following situs states:

- Connecticut
- Idaho
- New Hampshire
- Utah



Get to know Advantage DNA



No co-pays or deductibles at any stage. Everything is included the premium. All testing and cancer services are delivered through Kadance.

Precision cancer management services

ONCOLOGY NURSE NAVIGATOR

Your dedicated Oncology Nurse Navigator helps you understand your diagnosis, coordinates all of your policy services, and provides the personalized one-on-one support you need at every stage.

SECOND OPINION REVIEW

A second opinion pathology review of your cancer and additional advanced testing by a molecular pathologist helps confirm an accurate diagnosis and inform precision cancer treatment plans.

HEREDITARY CANCER RISK TESTING

A simple cheek swab test completed at home and returned to the lab in a prepaid envelope, identifies inherited genetic mutations that may help inform treatment decisions and understand family genetic risk.

PHARMACOGENOMIC (PGx) TESTING

This test helps to identify which medications may be most effective or to avoid based on your DNA. A clinical pharmacist reviews your results, creates a personalized medication optimization plan, and shares the results and recommended changes with your prescribing physician. Follow-up consults are available if your health or medications change.

PERSONALIZED TREATMENT RECOMMENDATION REPORT

Prepared by precision oncologist specialists, this report provides actionable insights and recommendations to help your healthcare team guide treatment based on your DNA and specific mutations driving your cancer.

CLINICAL TRIAL SEARCH AND ENROLLMENT SUPPORT

Cancer clinical trials can provide access to advanced treatment options based on your specific cancer mutations that may not be widely available. You'll get support finding potential trials, determining eligibility, and navigating the enrollment process.

Cancer recovery and recurrence monitoring



CONTINUED ONCOLOGY NURSE NAVIGATOR SUPPORT

Continues one-on-one support after cancer treatment has ended and coordinates continuing services.



RECURRENCE MONITORING

Provides three rounds of advanced DNA-based blood tests that can detect traces of cancer, often before it appears on a scan. Early detection of a cancer recurrence can help improve treatment outcomes.



EDUCATION AND RESOURCES

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

Exclusions and limitations

Insurance cash benefits

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

If cancer was diagnosed prior to the effective date, benefits will only be paid for a new cancer diagnosis when the covered person is treatment-free from cancer and in complete remission for at least 12 months prior to the date of a subsequent diagnosis.

Service benefits

If cancer was diagnosed prior to the effective date, cancer management and recurrence monitoring services are only available when the covered person is treatment-free from cancer and in complete remission for at least 12 months prior to the date of a subsequent diagnosis.

All covered persons, regardless of prior history of cancer, will have access to Oncology Nurse Navigator support.

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