

Frequently Asked Questions

MSK Direct for Chubb employees.

What is MSK and MSK Direct?

Memorial Sloan Kettering Cancer Center (MSK) is the world's oldest and largest private cancer center, devoting more than 130 years to patient care and research. It is consistently ranked among the top hospitals for adult and pediatric cancer care in the United States. MSK Direct is a partnership between Chubb and MSK. MSK Direct offers all Chubb employees and their families simplified access to the expert cancer care provided by MSK.

Who is eligible to use MSK Direct?

All Chubb employees and their family members have access to MSK Direct, regardless of enrollment in other health benefits offered by Chubb. Eligible family members include, but are not limited to, your spouse/partner, children, siblings, parents, parents-in-law, grandparents, aunts, uncles, and cousins. **All medical care received at MSK is subject to insurance verification. Anyone not covered under Chubb health plans will need to ensure coverage via their own insurance.**

Can the MSK Direct team help me access care at any MSK facility?

Yes. The MSK Direct team can help you and your family members access care at all MSK locations, including those in New York (Manhattan, Brooklyn, Long Island, and Westchester) and New Jersey (Bergen, Basking Ridge, and Monmouth).

When should I contact MSK Direct?

Call MSK Direct if you or a family member:

- Are diagnosed with cancer or being treated for cancer elsewhere, and would like to explore options for treatment at MSK.
- Receive results from a medical test or exam (including a blood test, imaging exam, or pathology report) that signal you may have cancer.
- Are told by a doctor to schedule an appointment with an oncologist.

Can I access MSK Direct even if I don't have a confirmed cancer diagnosis?

Yes. MSK Direct can help before a confirmed diagnosis of cancer is received. You may contact MSK Direct when you receive results from a blood test, imaging exam, or pathology report that indicate you may have cancer. The staff at MSK Direct can arrange an appointment with an MSK physician to further evaluate your situation.

Do I have to enroll to participate in MSK Direct?

No. All Chubb employees and their family members have access to MSK Direct, without needing to enroll in the MSK Direct program.



What will the MSK Direct team do?

The MSK Direct team includes experienced nurses, social workers, and Care Advisors who will be there to guide you and your loved ones through the process of accessing care at MSK.

Your Care Advisor will:

- Schedule the soonest available clinically appropriate appointment at MSK.
- Help gather all necessary medical records before the first appointment at MSK.
- Meet you or your family member at the first appointment to introduce the facility and care team.
- Recommend a local facility if the patient lives far from MSK and prefers to be treated closer to home.

Do I have to pay to use MSK Direct?

No. All Chubb employees and their families have access to the services provided by MSK Direct at no cost. Medical care provided by MSK will be subject to the standard out-of-pocket costs (such as copays, deductibles, and coinsurance) of each individual's medical plan. Call MSK Direct or your medical plan to verify your medical plan's coverage.

Does using MSK Direct impact my other Chubb health benefits?

No. MSK Direct is an additional program that does not impact or change your other Chubb health benefits.

Do I have to go to MSK for cancer care?

No. MSK values offering you choice when it comes to your health. The services provided by MSK Direct are available to you as an option should you or a loved one need cancer care. The decision on where to go for care is always yours to make.

What are my options if I don't live in the New York area and I'm unable to travel?

If you are unable to travel to an MSK facility in the New York City metro area, MSK Direct can provide MSK Remote Guidance. MSK's Remote Guidance brings together MSK experts from pathology, radiology, and oncology to offer the most comprehensive opinion. For Remote Guidance services, your out-of-pocket cost includes an upfront fee and potential additional charges for services not covered by your insurance plan. These services may qualify as eligible expenses reimbursable through healthcare flexible spending accounts (e.g. FSA & HSA).

How can I contact MSK Direct?

You and your loved ones can access MSK Direct at www.mskcc.org/chubb or call the dedicated toll-free MSK Direct line at **833-825-4561** (US) or **646-449-1531** (International) from 8:00 AM to 6:00 PM ET, Monday through Friday. Messages left outside of these hours of operation will be returned the next business day. Loved ones will need to state their relationship to the Chubb employee.

