



AccidentWise™

Product comparison



AccidentWise™: Enhanced coverage in a simplified design

The AccidentWise plan is designed to help provide your customers financial assistance for a range of accident-related medical expenses in an affordable and uncomplicated way. It's the accident product you love, only better!

- **Rich and relevant plan design.** The plan is designed to focus on relevant, common-use situations with richer payouts, instead of many line-items with smaller payouts. See the competitor comparison on the following pages for more details.
- **Competitive premiums & commissions.** The AccidentWise product design allows for four different options for varying levels of coverage at attractive price points.
- **Guaranteed issue.** The AccidentWise plan is available as a true Guaranteed Issue plan. Our competitor includes a question about recent untreated injuries on the application.
- **Renewable for life.** Premiums do not increase as the clients age, and the plans are renewable for life if the premiums outlined in the policy are paid.

Upgrades over Accident Companion

AccidentWise features several improvements over the previous Accident Companion:

- Issue age increase and guaranteed renewability make AccidentWise more suitable for seniors
- Richer benefits for emergency room, hospital confinement, major diagnostic exam, and follow up treatments
- Additional benefits added for outpatient surgery and accidental death and dismemberment.

UnitedHealthcare brand

Best of all, AccidentWise features the UnitedHealthcare brand, well-recognized by your customers, better positioning this product among competitors.

- The Chesapeake Life Insurance Company is a UnitedHealthcare company
- Soon all Chesapeake products will transition to the UnitedHealthcare brand
- Your customers will be supported by this brand post-sale too, with access to the UHC Member Hub (uhcmemberhub.com) for management of their plan(s).



Benefit and premium comparison

PRODUCT BENEFITS ¹	Competitor A		AccidentWise™			
	Standard	Elite	Plan 1	Plan 2	Plan 3	Plan 4
Emergency Room	\$60	\$120	\$1,000 per injury	\$1,250 per injury	\$1,500 per injury	\$2,000 per injury
Urgent Care	\$60	\$120	\$250 per injury	\$250 per injury	\$300 per injury	\$400 per injury
Hospital Confinement	\$1,000 - \$1,500 Plus \$350/day ICU, \$500	\$1,000 - \$1,500 Plus \$500/day ICU, \$800	\$10,000	\$12,500	\$15,000	\$20,000
Major Diagnostic Exam	\$150	\$250	\$1,000	\$1,250	\$1,500	\$2,000
Follow-up Treatment	\$30 per visit	\$50 per visit	\$100 per visit	\$125 per visit	\$150 per visit	\$200 per visit
Follow-up Physical Therapy	\$30 per visit	\$50 per visit	\$100 per visit	\$125 per visit	\$150 per visit	\$200 per visit
Outpatient Surgery	\$175 - \$1,000	\$200 - \$1,250	\$1,000	\$1,250	\$1,500	\$2,000
Accidental Loss of Life, Limb or Sight	Up to \$25,000	Up to \$25,000	\$10,000	\$12,500	\$15,000	\$20,000
PREMIUM²	\$24.91	\$36.64	\$15.46	\$21.40	\$28.17	\$44.20

1 Benefits are limited to a certain number of occurrences per Policy Year or Lifetime and may vary by state. See brochure for details.

2 All rates shown above are for individual, unisex, unismoke, and with generic pricing. Pricing does not account for state variations.



Plan details comparison

PLAN DETAILS	Competitor A	AccidentWise™
Issue Ages (primary)	18-75	0-75 ¹
Renewability	Guaranteed renewable for life	Guaranteed renewable for life
Underwriting	Simplified Issue; 1 health question	Guaranteed Issue
Application Fee	N/A	\$20 ²
Rates	Individually rated (separate premium for each insured person) Unisex Unismoke One age-band (rate doesn't vary by age)	Individually rated (separate premium for each insured person) Unisex Unismoke One age-band (rate doesn't vary by age)
Plan Options	2 plan options	4 plan options
Child Primaries	Not allowed	Allowed
Benefit structure	Complex. Dozens of specific line-item benefits, many with small payments. Hard to understand and use.	Simple. Fewer specific line-item benefits with a focus on richer payments for common use scenarios.

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¹ 0-64 in CA
² \$6 in MS

