

Hospital Indemnity Policy Highlight Sheet

HospitalWise[™]

HospitalWise[™] + Optional Riders

HospitalWise[™] provides daily benefits for hospital confinement, hospital observation, and mental or nervous disorder. Plus, there are optional riders: Lump-Sum Hospital Confinement, Outpatient Surgery, Skilled Nursing Facility, Emergency Care, Ambulance Transportation, Outpatient Major Diagnostic Exam, and Wellness.

HospitalWise[™] is now available as Guaranteed Issue when specific benefit thresholds are chosen.

PRODUCT DETAILS	
Issue Ages	0 – 90
Renewability	Guaranteed Renewable
Underwriting	Simplified Issue – Short Form Application. No MIB, No Prescription Drug Checks, and No Personal History Interviews. Guaranteed Issue – When the correct threshold amounts are chosen, there is no underwriting required.
Easy Enrollment	E-app allows sales via (1) face-to-face, (2) voice signature, (3) screen sharing, (4) email, or (5) text. Our innovative combo application make cross selling our additional supplemental products faster and easier than ever before.
Premium Factors	Issue Age, Unisex, Unismoke
Policy Details	<p>Hospital Confinement Benefit Pays a daily benefit for each day of confinement in a hospital due to sickness or injury. Benefits are subject to the following optional benefit periods and daily amounts:</p> <ul style="list-style-type: none"> • Benefit Periods: 3- or 6-days for Guaranteed Issue, 10-, 21-, 180, or 356-days for Simplified Issue • Daily Benefit Amounts: \$50-\$350/day for Guaranteed Issue, \$400 - \$1,000/day for Simplified Issue <p>Hospital Observation (automatically included in base policy) Pays 100% of the Hospital Confinement Benefit per day for a maximum of 4 days per year when an insured is admitted to a hospital for observation for a period of 12 - 24 hours.</p> <p>Mental or Nervous Disorder Benefit (automatically included in base policy) Pays a daily benefit of \$250 for a maximum of 7 days per year for confinement due to a mental or nervous disorder.</p>

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OPTIONAL RIDER DETAILS (AVAILABLE FOR ADDITIONAL COST)

Lump Sum Hospital Confinement Rider	Pays a lump sum benefit once per year for confinement due to sickness or injury. Guaranteed Issue: \$250. Simplified Issue: \$500-\$3,000
Outpatient Surgery Rider	Pays a benefit twice per year for outpatient surgical procedures resulting from sickness or injury. Guaranteed Issue: \$250. Simplified Issue: \$500-\$2,000.
Skilled Nursing Facility Rider	Pays a daily benefit for confinement in a skilled nursing facility resulting from sickness or injury. Must begin within 30 days of hospital confinement. <ul style="list-style-type: none"> • Benefit Periods: 21-100 days for Guaranteed Issue, 1-20 & 1-100 days for Simplified Issue • Benefit Amounts: \$100-200 for Guaranteed Issue, \$300-\$500 for Simplified Issue
Emergency Care Rider	Pays a benefit four times per year for emergency room visits due to sickness or injury. Guaranteed Issue: \$100. Simplified Issue: \$200-\$500.
Ambulance Transport Rider	Pays a benefit four times per year for ambulance transportation resulting in hospital confinement. Guaranteed Issue: \$100-\$200. Simplified Issue: \$300-\$500.
Outpatient Major Diagnostic Exam Rider	Pays a benefit two times per year for the following exams: CT, MRI, PET, CTA, EEG, and EKG. Limited to 1 exam per insured person, per day. Guaranteed Issue: \$100-\$200. Simplified Issue: \$300-\$500.
Wellness Rider	Pays a benefit of \$50 once per year for covered wellness exams. Guaranteed Issue for all levels. Wellness Rider may be subject to a waiting period.

A HospitalWise[™] Guaranteed Issue policy is a great way to help clients purchasing plans that don't require underwriting, such as ACA or Medicare, supplement their coverage.

FOR AGENT USE ONLY. NOT FOR USE WITH CONSUMERS.

Plan and Optional Riders are subject to all Policy provisions, exclusions and limitations. Any other use of this information such as for the solicitation of The Chesapeake Life Insurance Company[®] (Chesapeake Life) insurance policies is NOT authorized by Chesapeake Life.

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