

# Accident Direct

## An Insurance Coverage Overview



- **4.6 Days:** Average hospital stay<sup>2</sup>
- **\$30,655:** Average hospital charges<sup>2</sup>
- **\$9,173:** Average out-of-pocket costs<sup>2</sup>

### STARTING FOR LESS THAN A DOLLAR A MONTH,<sup>1</sup> MAKE YOUR HOMECOMING EVEN BETTER

No one likes spending time in the hospital, but it's hard to look forward to going home when you know you have a mountain of bills to pay. However, with the Accident Direct Plan, an insurance policy underwritten by The Chesapeake Life Insurance Company® and brought to you by MetLife, policyholders can receive a lump sum cash benefit of up to \$25,000 if you are hospitalized due to an accidental injury that first occurs after your effective date, based on plan selected at the time of the application.

### THE ACCIDENT DIRECT PLAN AT A GLANCE:

- Affordable premiums that do not increase as you get older – starting from less than a \$1 a month<sup>1</sup>
- Pays you or your loved ones cash benefits<sup>3</sup> of up to \$25,000 for accidental injuries resulting in hospital confinement within 45 days of the accidental injury
- Coverage for the whole family – you, your spouse and your kids
- Guaranteed acceptance regardless of health – coverage available for all U.S. Citizens to age 63
- Guaranteed renewable to age 65 subject to company's right to discontinue all plans of this type offered in the state
- Applying is simple – your application can be completed within minutes online or over the phone at **1-855-GO2JOIN (1-855-462-5646)**

<sup>1</sup> For a female under the Option 1 Plan. Premiums subjects to change; premiums vary based on plan option selected.

<sup>2</sup> Agency for Healthcare Research and Quality (AHRQ), Healthcare Cost and Utilization Project (HCUP) Nationwide Inpatient Sample (NIS), 2009.

<sup>3</sup> Benefits paid to you or your assignee.

Insurance policies underwritten and administered by The Chesapeake Life Insurance Company®

THIS IS AN ACCIDENTAL INJURY ONLY INSURANCE POLICY.

**MetLife**

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*The Chesapeake Life  
Insurance Company®*

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BENEFITS	OPTION 1	OPTION 2	OPTION 3	OPTION 4
<b>Hospital Confinement Benefit:</b>				
<b>Maximum Benefit per Policy Year:</b>	<b>\$5,000</b>	<b>\$15,000</b>	<b>\$20,000</b>	<b>\$25,000</b>
For 14 days or more (100% of benefit)	\$5,000	\$15,000	\$20,000	\$25,000
For 7 to 13 days (60% of benefit)	\$3,000	\$9,000	\$12,000	\$15,000
For 3 to 6 days (30% of benefit)	\$1,500	\$4,500	\$6,000	\$7,500
For 1 to 2 days (surgery required; 15% of benefit)	\$750	\$2,250	\$3,000	\$3,750
<b>Common Accidental Injury Benefit:</b>	When two or more insureds are injured in the same accident and both insureds are either hospital confined for 3 or more days or hospital confined for 2 or more days with surgery, an additional benefit is payable.			
(limited to one benefit per policy year)	\$2,500	\$7,500	\$10,000	\$12,500

### STARTING YOUR COVERAGE

Once your application is approved and you have paid your initial premium, coverage will begin on the Policy date shown in the Policy schedule. Should you have any questions, please give us a call at **1-855-GO2JOIN (1-855-462-5646)** or visit the FAQ section of the enrollment site.

### TERMS YOU NEED TO KNOW

**Accidental Injury** means sudden, non-recurrent, traumatic, accidental and unanticipated damage to your body (not of gradual onset) that requires immediate medical attention and not contributed, directly or indirectly, by a sickness.

**First Occur, First Occurred or First Occurrence** means an accidental injury that initially occurred for the first time while the Policy is in force for the insured. This does not include accidental injuries that result in exacerbation or recurrence of a previous injury.

**Hospital** means a licensed institution for care and treatment of sick and injured persons for which a charge is made that you are legally obligated to pay. The hospital (as licensed as a hospital by your state) must: 1) maintain on its premises organized facilities for inpatient medical, diagnostic and surgical care for sick and injured persons; 2) maintain a staff of one or more licensed physicians; 3) provide 24 hour nursing care; and 4) be accredited by the Joint Commission on Accreditation of Hospitals (this would not include hospitals outside of the United States). Hospital does not include: a hospice unit; convalescent home; rest or nursing facility; extended care facility; skilled nursing facility; or facility primarily for custodial or educational care, treatment of mental illness, drugs or alcohol, or care for the aged; and any military or veteran's hospital, soldier's home or any hospital contracted for or operated by the Federal Government for the treatment of members or former members of the Armed Forces, unless the insured person is legally required to pay for services provided by the facility.

## KEEPING YOUR COVERAGE

Your Policy is guaranteed renewable<sup>4</sup>, subject to our right to discontinue coverage as specified below.

Your Policy will remain in effect as long as you pay premiums, except:

- When we receive your request to terminate the Policy
- In the case of any act of insurance fraud or material misrepresentation by you<sup>5</sup>
- If you are no longer a permanent resident of the United States<sup>6</sup>
- On the date you reach age 65<sup>7</sup>
- In the event this plan should ever be discontinued for everyone in your state, you will be given written notice before the date of discontinuation<sup>8</sup>

## PREMIUM CHANGES

We have the right to change premiums due for the Policy. You will be notified in writing at least 31 days prior to the effective date of the new rates.<sup>9</sup>

## WHAT WILL NOT BE COVERED

- Sickness
- Pregnancy and childbirth, including routine or normal newborn child care<sup>10</sup>
- Any sickness, disease, or other medical condition not the direct result of an accidental injury occurring while the insured person's coverage is in force
- Accidental injuries that do not first occur while the policy is in force for the insured person
- Accidental injuries that do not result in a hospital confinement
- Any act of war, declared or undeclared<sup>11</sup>
- Active military duty in the service of any country
- Participation in a riot, civil commotion or insurrection<sup>12</sup>
- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane<sup>13</sup>
- Mental or nervous disorders
- Cosmetic surgery<sup>14</sup>
- Operating any motorized passenger vehicle for wage, compensation or profit<sup>15</sup>
- Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly<sup>16</sup>
- An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly<sup>17</sup>
- Directly or indirectly engaging in an illegal occupation, illegal activity or your being incarcerated<sup>18</sup>
- Committing or trying to commit a felony<sup>19</sup>
- Mountaineering using ropes and/or other equipment, parachuting, hang gliding, officiating or coaching, racing any type of vehicle in an organized or unorganized event, sky diving, scuba diving below 50 feet, motorized racing, para-sailing, experimental aviation, ultra-light flying, base jumping, bungee jumping, heli-skiing or heli-snowboarding<sup>20</sup>

- Travel in or descent from any vehicle or device for aerial navigation, except as a fare paying passenger in an aircraft operated by a commercial airline (other than a charter airline) certified by the U.S. Federal Aviation Administration (FAA), on a regularly scheduled passenger trip.<sup>21</sup>

<sup>4</sup> In FL, IA, KS, TN: conditionally renewable

<sup>5</sup> In KY: changes 'material misrepresentation' to 'intentional misrepresentation of material fact'

<sup>6</sup> In MT, TX: deleted

<sup>7</sup> In IA: to age 65, or Medicare eligible, whichever occurs first; In MT: removes age 65 restriction

<sup>8</sup> In ND: deleted

<sup>9</sup> In AK, FL, MT: 45 days; In MD: 40 days; In MS, NV, NM, WI: 60 days.

<sup>10</sup> In TN: adds, 'except for complications of pregnancy.'

<sup>11</sup> In FL: adds 'except for terrorism'; In OK: adds 'when serving in the military or an auxiliary unit thereto'

<sup>12</sup> In MD: deleted.

<sup>13</sup> In CO, MO: deletes 'or insane'; In MD: deletes 'sane'

<sup>14</sup> In MD: when determined by physician treatment is cosmetic

<sup>15</sup> In IL, OK: deleted.

<sup>16</sup> In AL, FL, IL, KY, WY: adds 'unless taken as prescribed by a physician'; In IL, removes 'directly or indirectly'; In MD, NV, SD: deletes this exclusion; In OK: revised to 'drug addiction or alcoholism'

<sup>17</sup> In AL, FL, IL, KY, WY: adds, 'unless taken as prescribed by a physician; In AL, 'or under the influence of intoxicants' is deleted; In IL: 'An overdose of drugs' and 'directly or indirectly' is deleted; In IN, MD, NV: deletes exclusion; In MT: Adds 'voluntary overdose' or 'voluntarily intoxicated'; In OK: revised to 'Being under the influence of any narcotics, unless taken as prescribed by a physician'; In FL, IL, TN: 'intoxication' as defined by the state / jurisdiction.'

<sup>18</sup> In IA, MO, NE: removes 'or your being incarcerated'; In IL: removes 'or indirectly' and 'illegal activity'; In MD: deleted; In NE: removes, "directly or indirectly" and 'illegal activity'

<sup>19</sup> In MD: deleted.

<sup>20</sup> In IA: revised to 'Aviation, including experimental aviation or ultra-light flying'; In IL, OK,: deleted.

<sup>21</sup> In SD: we will not provide benefits for any loss resulting from a pre-existing condition, as defined, unless the loss is incurred at least one year after the effective date of coverage. Pre-existing condition means an injury not excluded by name or specific description for which: 1) medical advice, consultation, or treatment was recommended by or received from a legally qualified physician within the 12 month period before the effective date of coverage; or 2) symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the 12 month period before the effective date of coverage.

Insurance policies underwritten and administered by The Chesapeake Life Insurance Company®

"We", "our" or "us" refers to The Chesapeake Life Insurance Company.

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This brochure provides only summary information of the Accidental Injury Only Insurance Policy, form CH-26118-IP (01/10) or its state variation. The Policy is a supplemental plan and is not intended as a replacement for health insurance coverage. The Policy is the contract and includes complete information about the benefits, terms, exclusions and limitations of the Policy. A Right to Examine is provided during which the Policy may be returned to Chesapeake for a full refund of premium. Policy not available in all states; benefits, rates and provisions may vary by state. For use in: AK, AL, AZ, AR, CO, DE, FL, IA, IL, IN, KS, KY, MD, MI, MO, MS, MT, ND, NE, NM, NV, OH, OK, RI, SC, SD, TN, TX, WI, WV, WY.

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