

# Accident Companion

## An Insurance Coverage Overview



### ACCIDENTS HAPPEN WHEN WE LEAST EXPECT THEM – MAKE SURE YOUR FAMILY\* IS COVERED

Accidents never happen when it's convenient, and out-of-pocket expenses can add up quickly. Accident Companion insurance, issued by The Chesapeake Life Insurance Company® and brought to you by MetLife, can help cover you, your spouse/domestic partner and your dependent children—and help protect your savings—from the strain of unexpected injuries.

Accident Companion is a limited benefit policy that can cover the individual, his/her spouse/domestic partner and dependent children. It pays you a lump sum benefit<sup>1</sup> that you can use to help cover accident-related expenses like hospital confinement, emergency treatments, major diagnostic exams, deductibles and co-pays, lost wages, hotel and travel expenses, childcare and more. Accident insurance can help soften the impact of an accident on your finances.

### ACCIDENT COMPANION OFFERS SIMPLE, STRAIGHTFORWARD COVERAGE THAT CAN:

- Pay you directly, shortly after making a qualified claim. Spend the money as you choose.
- Help protect your savings from the strain of unexpected costs.
- Offer flexibility to spend the money as you choose.

### ACCIDENT COMPANION FEATURES:

- Benefits available on day one of coverage.
- Premiums that don't depend on your age.
- Elect to cover you, your spouse/domestic partner and dependent children regardless of medical history.<sup>2</sup>
- Flexible coverage; keep it as long as you need it, up to age 65.

[continued >](#)

Insurance policies issued 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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## BENEFIT OPTIONS FOR ACCIDENT COMPANION POLICY

*Four coverage options that can pay you or your loved ones lump sum benefits*

Benefit Options	Option 1	Option 2	Option 3	Option 4
<b>Hospital confinement</b> <sup>3</sup> (one visit per policy year)	\$2,500	\$5,000	\$7,500	\$10,000
<b>Emergency treatment</b> <sup>4</sup>	\$250 per injury	\$500 per injury	\$750 per injury	\$1,000 per injury
<b>Major diagnostic exam</b> CAT Scan, MRI or EEG (one exam per policy year) <sup>5</sup>	\$250	\$500	\$750	\$1,000
<b>Follow up treatment or physical therapy</b> (up to 5 visits per policy year) <sup>6</sup>	\$50 per visit	\$100 per visit	\$100 per visit	\$100 per visit
<b>Monthly premium per insured</b>	\$7.50/month	\$15.00/month	\$21.50/month	\$28.00/month

Premiums are shown for illustrative purposes only; premiums subject to change; premiums vary based on plan option selected per covered person.

### 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 about the coverage features and benefits, please give us a call at **1-855-GO2JOIN (1-855-462-5646)** or visit the FAQ section of the enrollment website.

### KEEPING YOUR COVERAGE

Your Policy is conditionally renewable 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, or on such later date specified in your request.
- In the case of any fraudulent misstatements in the application by you.
- In the event we discontinue this plan or type of coverage or all coverage in your state.
- If you are no longer a permanent resident of the United States.
- On the date the insured reaches age 65. If the insured spouse/domestic partner turns 65 before the primary insured, the spouse/domestic partner's Policy coverage ends. If primary insured turns 65 before the insured spouse/domestic partner, then spouse/domestic partner becomes primary insured and his/her coverage ends when he/she turns 65.
- Your eligible dependent's coverage will terminate under the policy on the last day of the month in which they reach age 26.

### 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.

### TERMS YOU NEED TO KNOW

**Accidental Injury** means accidental bodily injury sustained by the insured person which are the direct result of an accident, independent of disease or bodily infirmity or any other cause, and which occur while the insurance is in force.

**Eligible Dependent** means your lawful spouse/domestic partner and your natural and adopted children and step-children who are under 26 years of age (the limiting age).

**Hospital** means an institution operated pursuant to its license for the care and treatment of sick and injured persons for which a charge is made that the insured person is legally obligated to pay. The institution must:

- 1) Maintain on its premises organized facilities for medical, diagnostic and surgical care for sick and injured persons on an inpatient basis;
- 2) Maintain a staff of one or more duly licensed physicians;
- 3) Provide 24 hour nursing care by or under the supervision of a registered graduate professional nurse (R.N.); and
- 4) Is accredited as a Hospital by the Joint Commission on Accreditation of Hospitals.

The term "Hospital" does not include:

- 1) A hospice unit, including any bed designated as a hospice or a swing bed; a convalescent home; a rest or nursing facility; an extended care facility; a skilled nursing facility or a facility primarily affording custodial or educational care; care or treatment for persons suffering from mental disease or disorders; care for the aged; or care for persons addicted to drugs or alcohol; and
- 2) Any military or veteran's hospital, soldier's home or any hospital contracted for or operated by the Federal Government or any agencies thereof for the treatment of members or former members of the Armed Forces, unless the insured person is legally required to pay for services in the absence of this insurance coverage.

**Occur, Occurred or Occurrence** means an accidental injury for which diagnosis, treatment, surgery or advice by a physician, or manifested symptoms, initially occurred while the Policy is in force for the insured person.

## WHAT WILL NOT BE COVERED

- Sickness, including but not limited to pregnancy and childbirth.
- Hospital confinement for childbirth, including routine or normal newborn child care; or unless otherwise stated in the Policy.
- Care not medically necessary (unless otherwise stated) or benefits not specifically listed in the Policy.
- Any act of war, declared or undeclared ("war" does not include terrorism).
- Participation in a riot or insurrection.
- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane.
- Mental or emotional disorders.
- Cosmetic surgery or other elective procedures that are not medically necessary.
- Alcoholism or drug addiction.
- Directly or indirectly engaging in an illegal occupation.
- Committing or trying to commit a felony.
- Aviation, except as a fare paying passenger in an aircraft operated by a commercial airline (except charter) certified by the U.S. Federal Aviation Administration (FAA), on a regularly scheduled passenger trip.

\* Family consists of you, your spouse/domestic partner and dependent children.

<sup>1</sup> Benefits paid to you or your assignee.

<sup>2</sup> Coverage available for U.S. citizens.

<sup>3</sup> Hospital confinement must begin within 30 days of the accidental injury. For definition of Hospital, see Terms You Need to Know.

<sup>4</sup> Treatment must be received within 72 hours of initial onset of accidental injury.

<sup>5</sup> When performed at a Hospital or Urgent Care Center and is related to the accidental injury.

<sup>6</sup> Treatment or Therapy must follow Emergency Room or Urgent Care Center, and must be received within 30 days of initial onset of accidental injury. Follow-up Treatment and Follow-up Physical Therapy received on the same day will only receive one benefit. The Follow-Up Treatment benefit excludes chiropractic and alternative medicine services.

THE ACCIDENTAL INJURY ONLY INSURANCE POLICY IS A LIMITED BENEFIT INSURANCE POLICY. The policy is not intended to be a substitute for medical coverage. The Policy terminates at age 65. And, like most accident and health insurance policies, policies issued by The Chesapeake Life Insurance Company may contain certain exclusions, limitations and terms for keeping them in force. As required by law, a Right to Examine period is provided during which the Policy may be returned to The Chesapeake Life Insurance Company for a full refund of premium. Policy not available in all states; benefits, rates and provisions may vary by state. For use in: VA

Policies issued by The Chesapeake Life Insurance Company® North Richland Hills, TX 76180.

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

The Chesapeake Life Insurance Company compensates Metropolitan Life Insurance Company for marketing services. The Chesapeake Life Insurance Company and Metropolitan Life Insurance Company are separate companies and are not affiliated with one another.

This brochure provides only summary information of the Accidental Injury Only Insurance Policy, form CH-26122-IP (01/11) VA.

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