Manage unexpected hospitalization costs with cash benefits paid directly to you.

**DID YOU KNOW?**

Nearly $10,000 was the average cost of a hospital stay in 2010.¹

Cash benefits can be used for:
- Co-pays or co-insurance
- Rent/mortgage
- Car payments
- Child care
- Everyday living expenses

No matter how good your medical insurance is, if you are hospitalized for an injury or illness there will likely be expenses that aren’t covered.

The Hospital Confinement Direct plan offers four budget-friendly benefit level options that may help to provide the extra layer of protection you need. The money can be used to pay unexpected medical costs or everyday living expenses.

Applying is simple and can be completed in minutes.

**Hospital Confinement Direct At A Glance**
- Pays up to a $1,000 daily cash benefit per hospital confinement resulting from a covered illness or injury
- Waiver of Premium benefit included
- Benefits are paid directly to you - not your doctor or hospital
- Affordable premiums that do not increase as you get older with coverage starting at $6²⁶ per month²

Cash benefits paid directly to you. Apply today!

² 25 year old female at $500 daily benefit level.
Apply today for the Hospital Confinement Direct
and get cash when you are hospitalized

DAILY BENEFITS PER CONFINEMENT

<table>
<thead>
<tr>
<th>Benefit Level</th>
<th>$250</th>
<th>$500</th>
<th>$750</th>
<th>$1,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hospital Confinement Benefit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 1 - 5 days: 100% of daily benefit</td>
<td>$250</td>
<td>$500</td>
<td>$750</td>
<td>$1,000</td>
</tr>
<tr>
<td>• 6 - 10 days: 50% of daily benefit</td>
<td>$125</td>
<td>$250</td>
<td>$375</td>
<td>$500</td>
</tr>
<tr>
<td>• 11 - 365 days</td>
<td>$100 per day</td>
<td>$100 per day</td>
<td>$100 per day</td>
<td>$100 per day</td>
</tr>
<tr>
<td>ICU/CCU Confinement Benefit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• 1 - 2 days: 200% of daily benefit</td>
<td>$500</td>
<td>$1,000</td>
<td>$1,500</td>
<td>$2,000</td>
</tr>
<tr>
<td>• 3 - 10 days: 100% of daily benefit</td>
<td>$250</td>
<td>$500</td>
<td>$750</td>
<td>$1,000</td>
</tr>
<tr>
<td>• 11 - 30 days: 50% of daily benefit</td>
<td>$125</td>
<td>$250</td>
<td>$375</td>
<td>$500</td>
</tr>
<tr>
<td>• 31 - 365 days</td>
<td>$100 per day</td>
<td>$100 per day</td>
<td>$100 per day</td>
<td>$100 per day</td>
</tr>
</tbody>
</table>

WAIVER OF PREMIUM BENEFIT

After a period of hospital confinement for at least 30 consecutive days, this additional benefit waives the monthly premium, up to the maximum period payable, with no interruption in coverage. Premium payments must resume within 31 days of the expiration of the waiver of premium benefit to continue coverage. Once premiums resume, any new hospital confinements are subject to a 30 day continued confinement without discharge, before premiums are waived.

MONTHLY PREMIUMS

<table>
<thead>
<tr>
<th>Age</th>
<th>Female</th>
<th>Male</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Year Old</td>
<td>$499</td>
<td>$624</td>
<td>$798</td>
<td>$1017</td>
</tr>
<tr>
<td>30 Year Old</td>
<td></td>
<td>$798</td>
<td></td>
<td>$1017</td>
</tr>
<tr>
<td>45 Year Old</td>
<td>$988</td>
<td>$1261</td>
<td>$1580</td>
<td>$2049</td>
</tr>
<tr>
<td>45 Year Old</td>
<td></td>
<td></td>
<td>$2370</td>
<td>$3160</td>
</tr>
</tbody>
</table>

1 This benefit level is guaranteed acceptance regardless of health or medical history; subject to eligibility requirements and pre-existing condition limitations. 2 Subject to a 30-day waiting period for illness and a lifetime maximum of 365 days, per insured person. The chart above is only an illustration of benefit and premium options per covered person.

Make sure you are protected with other popular SureBridge products:

Critical Illness Direct  Dental  Vision

This brochure provides only summary information. The information contained herein is accurate at the time of publication. This plan is not intended as a replacement for accident and sickness health insurance and should not be construed as such.

Underwritten by The Chesapeake Life Insurance Company®
HOSPITAL CONFINEMENT DIRECT: OTHER IMPORTANT INFORMATION

Definitions (See Policy for Other Important Definitions):

- **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) Provide 24 hour nursing care by or under the supervision of a registered graduate professional nurse (R.N.); and 3) Is accredited as a hospital by the Joint Commission on Accreditation of Hospitals.

EXCLUSIONS AND LIMITATIONS

We will not provide benefits for loss caused by, resulting from, or in connection with:

Any care or benefits which are not specifically provided for in the Policy | Any act of war, declared or undeclared | Active military duty in the service of any country, subject to the Military Service Reinstatement provision | Participation in a riot or insurrection | Suicide, or any intentionally self-inflicted injury | Mental or nervous disorders | Payment for care for military service connected disabilities for which the insured person is legally entitled to for services and for which facilities are reasonably available to the insured person and payment for care for conditions that state or local law requires be treated in a public facility | Experimental or investigational medicine | Cosmetic surgery, except when necessitated by a covered sickness or injury | Radial keratotomy or any eye surgery when the primary purpose is to correct nearsightedness, farsightedness, astigmatism or any refractive error | Operating any motorized passenger vehicle for wage, compensation or profit | Any loss sustained or contracted in consequence of the insured person being intoxicated or under the influence of any narcotic, unless administered on the advice of a legally qualified physician | Directly or indirectly engaging in an illegal occupation | Committing or trying to commit a felony | Normal pregnancy, except for complications of pregnancy while hospital confined | Hospital confinement for routine or normal newborn care | Mountaineering using ropes and/or other equipment, experimental aviation, ultra-light flying, base jumping, bungee jumping, heli-skiing or heli-snowboarding | 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 U.S. Federal Aviation Administration (FAA), on a regularly scheduled passenger trip.

Pre-Existing Condition: 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 for an insured person. A pre-existing condition means a medical condition, sickness or injury not excluded by name or specific description for which medical advice or treatment was recommended by or received from a medical practitioner acting within the scope of his or her license, within the two-year period before the effective date of coverage.

Coverage Information:

- **COVERAGE BEGINS:** Chesapeake requires evidence of insurability before coverage is provided. Once Chesapeake has approved your application and you have paid your premium, coverage will begin on the Policy date shown in the Policy schedule.

- **RENEWABILITY:** Your Policy is guaranteed renewable to age 65, subject to Chesapeake’s right to discontinue or terminate coverage as provided in the termination of coverage section of the Policy.

- **PREMIUM CHANGES:** Chesapeake reserves the right to change the table of premiums, on a class basis, becoming due under the Policy at any time and from time to time; provided, Chesapeake has given you written notice of at least 31 days prior to the effective date of the new rates, and any increase in premium rates has been approved by the Pennsylvania Department of Insurance.

- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be payable under the Policy: At the end of the month for which premium is due, subject to the grace period, if no additional premiums are paid | At the end of the month following the date of our receipt of your request of termination | On the date of fraud or material misrepresentation by you | On the date we elect to discontinue this plan or type of coverage or all coverage in your state | On the date an insured person is no longer a permanent resident of the United States | On the date you reach age 65 | Once the lifetime maximum days have been exhausted for an insured person (no further benefits will be available for that insured person under the Policy) | Your dependent’s coverage will terminate at the end of the month following the date such dependent ceases to be an eligible dependent. Premium will only be refunded for any full months paid beyond the termination date.

For a complete listing of benefits, exclusions and limitations, please refer to your Policy. In the event of any discrepancies contained in this brochure, the terms and conditions contained in the Policy documents shall govern. A hospital confinement indemnity insurance Policy. Form CH-26116-IP (01/10) PA.
Navigate life’s twists and turns with the SureBridge portfolio of supplemental and life insurance products

- Dental
- Accident Direct
- Accident Disability Direct
- Critical Illness Direct
- Critical Accident Direct
- Accident Companion
- Simplified Issue Term Life
- Metal Gap
- Vision
- Income Protection Direct
- CancerWise®
- Hospital Confinement Direct
- ProtectFit Plus
- Final Expense Whole Life
- Fixed Indemnity Direct

SureBridgeInsurance.com

800-815-8535
Weekdays, 8am to 5pm in all time zones

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