

Accident Direct Bundle

An Insurance Coverage Overview



WHEN ACCIDENTS HAPPEN, THE UNEXPECTED COSTS CAN BE JUST AS PAINFUL.

NOW YOU CAN PREPARE YOURSELF WITH CASH BENEFIT PROTECTION.

You can never fully prepare for an accident, and when it happens, your normal routine — including your family's finances — can get turned upside down: There are suddenly extra bills and household needs, when you really just want to heal. Help protect your finances and focus on getting back to good health with the Accident Direct Bundle.

The Accident Direct Bundle is comprised of select benefit levels from several insurance policies, underwritten by The Chesapeake Life Insurance Company® and brought to you by MetLife. It offers extended value by bundling three core products, to help protect you and your family's health and financial well-being when an accident happens. The Accident Direct Bundle pays up to:

- \$10,000 lump-sum for hospital confinement
- \$500 monthly for up to 12 months for total disability
- \$500 per day for intensive care/cardiac care confinement, or
- \$250 per day for hospital confinement

You can use your benefits to pay for whatever you need: mortgage, car payment, household bills, co-pays...even your health insurance deductible.

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

MetLife

ML/000075

*The Chesapeake Life
Insurance Company®*

THE ACCIDENT DIRECT BUNDLE AT A GLANCE:

- Pays cash directly to you — not your doctor or hospital
- Covers accidents that occur on or off the job: at home; on vacation; in the car
- Complements your existing health insurance
- Helps provide financial protection that fits most budgets
- Pays you daily cash benefits for hospital confinement, intensive care unit/critical care unit confinement
- Pays additional lump sum cash benefits for hospital confinement due to accidents — benefits renew annually
- Pays additional monthly cash benefits for total disability — up to 12 months
- Guaranteed renewable to age 65
- Easy to apply — easy claim filing
- Use cash benefits any way you wish
- Coverage for spouse and eligible dependents
- Easy payment options available, including credit card or electronic funds transfer
- Affordable premiums that do not increase as you get older, with coverage starting at \$10.44 per month¹

¹ 30 year old female, white collar.

1. ACCIDENT DIRECT — \$10,000 BENEFIT AMOUNT

Pays a lump-sum benefit based on number of days of hospital confinement resulting from injuries caused by an accident. Benefits renew annually. Confinement must begin within 45 days of the injury. Injury must first occur after the Policy is in force.

Benefit Schedule

1-2 days: 15% of benefit, surgery required **3-6 days:** 30% of benefit **7-13 days:** 60% of benefit
14+ days: 100% of benefit

Common Accident Benefit

Additional benefit when two or more covered persons are injured in same accident.

2. ACCIDENT DISABILITY DIRECT — \$500 MONTHLY BENEFIT AMOUNT

Pays a monthly benefit during times of total disability due to an accidental injury. Medical advice, consultation or treatment must commence within 30 days of the injury which caused your total disability. Benefit cannot exceed 60% of gross monthly earnings.

Maximum Period Payable: 12 months **Elimination Period:** 30 days

Waiver of Premium Benefit: This additional benefit will waive premiums for your disability income insurance on a monthly basis during the period where total disability benefits are payable, after you have been totally disabled for a period of 90 consecutive days. Your coverage and its benefits will continue during the benefit period. When you are no longer eligible for the waiver of premium, you must resume your premium payments within 31 days to continue your disability insurance coverage.

3. HOSPITAL CONFINEMENT DIRECT — \$250 DAILY BENEFIT AMOUNT

Pays a daily benefit on confinement to hospital due to injury. Subject to a 30-day waiting period and a 365 lifetime maximum.²

Benefit Schedule

1-5 days: 100% of daily benefit **6-10 days:** 50% of daily benefit **11-365 days:** \$100 per day

Intensive Care Unit/Critical Care Unit Confinement Benefit (paid in lieu of hospital confinement benefit):

1-2 days: 200% of the daily benefit **3-10 days:** 100% of the daily benefit **11-30 days:** 50% of the daily benefit
31-365 days: \$100 per day

Monthly Premiums	Male	Female	Premiums shown are examples. Call today to find out your low premium for your age.
30 Year Old White Collar	\$13.07	\$10.44	
40 Year Old White Collar	\$16.49	\$13.96	
Dependent 10 Year Old Child ³	\$5.92	\$5.92	

DON'T GO WITHOUT THE EXTRA PROTECTION THAT CAN REALLY HELP IN AN ACCIDENT. APPLY TODAY FOR THE ACCIDENT DIRECT BUNDLE!

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.

² KS, MO, MT, WV: 30 day wait not applicable. ³ Children are not eligible to receive the disability benefit. The information contained herein is accurate at the time of print. This brochure provides only summary information. The charts above are only an illustration of benefit and premium options per covered person. This plan is not intended as a replacement for accident and sickness health insurance and should not be construed as such.

TERMS YOU NEED TO KNOW

Accidental Injury means sudden, non-recurrent, traumatic, accidental and unanticipated damage to the body, not of gradual onset requiring immediate medical attention, and not contributed to, directly or indirectly, by a sickness. The accidental injury must first occur after the insured person's coverage has become effective and while the coverage is in force under the Policy.

Actively at Work means working on a permanent basis at least 25 hours per weeks for wage or salary; and performing the material and substantial duties of a regular job or any other job for which the insured is qualified by reason of education, training or experience.

Elimination Period means the consecutive period of time beginning from the date you are considered totally disabled before the monthly benefit is payable.

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 legally qualified 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.⁴

Total Disability or Totally Disabled means that due to an injury, you are: 1) under a legally qualified physician's care; and 2) not in fact actively at work, as certified by a legally qualified physician upon our request.

KEEPING YOUR COVERAGE

Your Policy is guaranteed renewable to age 65, 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
- On the date the lifetime maximum benefit amount has been reached with respect to an insured person
- In the case of any act of insurance fraud or material misrepresentation by anyone applying for coverage or claiming benefits
- 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
- On the date you reach age 65
- On the date an insured person is no longer a permanent resident of the United States

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.

⁴ AK: removes last provision for Accident Direct plan

WHAT WILL NOT BE COVERED

EXCLUSIONS AND LIMITATIONS

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

For All Plans: Any act of war, declared or undeclared | Active military duty in the service of any country | Participation in a riot, civil commotion or insurrection | Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane⁵ | Operating any motorized passenger vehicle for wage, compensation or profit⁶ | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly⁷ | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly⁸ | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated⁹ | Committing or trying to commit a felony¹⁰ | 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 helisnowboarding¹¹ | 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.

For the Hospital Confinement Direct Plan: Any care or benefits which are not specifically provided for in the Policy | Mental or nervous disorders | Mandibular or maxillofacial surgery to correct growth defects after one year from the date of birth, jaw disproportions or malocclusions, or to increase vertical dimension or reconstruct occlusion | Weight loss or modification, or complications arising therefrom, or procedures resulting therefrom, or for surgical treatment of obesity, including wiring of the teeth and all forms of surgery performed for the purpose of weight loss or modification | Breast reduction or augmentation unless necessary in connection with breast reconstructive surgery following a mastectomy performed while insured under the Policy¹² | Modification of the physical body in order to improve the psychological, mental or emotional well-being of the insured person, such as sex-change surgery | 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

⁵ CO, MO: removes 'or insane' | ⁶ IL: deleted ⁷ AL, KY, OR (Accident Direct), WY: adds 'unless taken as prescribed by a legally qualified physician' IL: removes 'directly or indirectly' and adds 'unless taken by a legally qualified physician' LA: revised to read 'addiction of alcohol, narcotics, or hallucinogens directly or indirectly' DC, OR (Hospital / Disability): removed, NV: removed for Hospital / Disability NC: adds for Hospital / Disability 'unless administered on the advice of a physician' OK: revised to 'Drug addiction or alcoholism' | ⁸ AK: for Accident Direct only, adds 'unless administered on the advice of a physician' after 'narcotics' AL: adds 'unless taken as prescribed by a legally qualified physician' and removes 'or under the influence of intoxicants' DC: changed to 'the voluntary use of illegal drugs; the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions; and the intentional misuse of prescription drugs, except as mandated by D.C.; IL: revised to read 'being intoxicated or under the influence of intoxicants that which is defined and determined by the laws of the state where the loss or cause of the loss was incurred, hallucinogens, narcotics or other drugs, unless taken as prescribed by a legally qualified physician' IN, OR: deleted, KY, NC, WY: adds 'unless administered on the advice of a physician' LA: revised to read 'being intoxicated or under the influence of intoxicants, hallucinogens or narcotics directly or indirectly' MT: adds 'voluntary' and 'voluntarily' before 'overdose' and 'intoxicated' NV: removed for Hospital / Disability OK: revised to 'being under the influence of any narcotics, unless taken as prescribed by a physician' TN: adds 'for alcohol intoxication this means over the legal limit of .08' UT: removes 'being intoxicated or under the influence of intoxicants' and adds the following new exclusion: 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit' | ⁹ IL: removes 'or indirectly' and 'illegal activity or' IA: for Accident Disability Direct, removes 'or your being incarcerated' MO: removed 'or your being incarcerated' NE: revised to read 'engaging in an illegal occupation' UT: adds 'as a voluntary participant' after 'activity' | ¹⁰ UT: adds 'as a voluntary participant' | ¹¹ IL, OK: deleted IA: revised to read 'aviation, including experimental aviation, or ultra-light flying' and deleted entirely for Accident Disability Direct | ¹² IN: removes 'performed while insured under the Policy' [continued >](#)

WHAT WILL NOT BE COVERED (continued)

law requires be treated in a public facility | Experimental or investigational medicine | Any treatment or procedure that either promotes or prevents conception or prevents childbirth, including but not limited to: 1) artificial insemination 2) in-vitro fertilization or other treatment for infertility 3) treatment for impotency 4) sterilization or reversal of sterilization or 5) abortion (unless the life of the mother would be endangered if the fetus were carried to term), unless otherwise stated in the Policy | Cosmetic surgery | Radial keratotomy or any eye surgery when the primary purpose is to correct nearsightedness, farsightedness, astigmatism, or any refractive error | Normal pregnancy, except for complications of pregnancy while hospital confined | Hospital confinement for routine or normal newborn child care.

Pre-Existing Condition Limitations for Hospital Confinement Direct: We will not provide benefits for any loss resulting from a pre-existing condition, unless the loss is incurred at least one-year after the effective date of coverage. A pre-existing condition means a medical condition, sickness or injury not excluded for which: 1) medical advice, consultation, or treatment was recommended by or received from a medical practitioner within the two-year 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 two-year period before the effective date of coverage.¹³

For the Accident Direct Plan: Sickness | Pregnancy and childbirth, including routine or normal newborn child care | 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 | Mental or nervous disorders | Cosmetic surgery.

For the Accident Disability Direct Plan: Sickness, including but not limited to pregnancy and childbirth | Injuries that do not first occur while the Policy is in force for the insured person | Mental or nervous disorders | Cosmetic surgery.

¹³ AL: changes 'two year' to 'five month' IL: second reference of 'two year' changed to 'one year' DC, MS, NC: changes 'two year' to 'one year' NM: changes 'two year' and 'one year' to 'six month' WY: changes 'two year' to 'six month' MT, NC, ND, WY: removes #2.

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

"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 Hospital Confinement Indemnity Policy, forms CH-26116-IP (01/10), CH-26118-IP (01/10), CH-26114-IP (01/10) or their 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, provisions and rates may vary by state.

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