

Complete Direct Bundle

An Insurance Coverage Overview



NOW THERE'S AN EASY WAY TO HANDLE THE EXTRA MEDICAL BILLS WHEN YOU ARE SICK OR INJURED, SO YOU CAN FOCUS ON WHAT MATTERS — YOUR RECOVERY.

Your health insurance is something you rely on for so much of your medical care. But what about the extra expenses that health insurance doesn't cover when you're sick or hurt, like household bills and everyday expenses? Get the extra protection you need when you're recuperating, with the Complete Direct Bundle.

The Complete Direct Bundle is comprised of select supplemental insurance policies, underwritten by The Chesapeake Life Insurance Company® and brought to you by MetLife. It offers extended value by bundling four core products to help protect you and your family's health and your financial assets. The Complete Direct Bundle pays up to:

- \$10,000 lump-sum for hospital confinement that is the result of an accident
- \$5,000 upon first occurrence of a critical illness
- \$500 per day for intensive care/cardiac care confinement
- \$500 monthly for up to 24 months for total disability due to an illness or injury
- \$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.

(see other side for more features)

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

MetLife

ML/000076

*The Chesapeake Life
Insurance Company®*

THE COMPLETE DIRECT BUNDLE AT A GLANCE:

- Pays cash directly to you — not your doctor or hospital
- Covers all kinds of accidents and illnesses
- 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 24 months
- Pays lump sum cash benefits on first occurrence or diagnosis of a Critical Illness
- Guaranteed renewable to age 65 (age 75 for Critical Illness)
- 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 \$28.99 per month¹

¹ 30-year-old male, non-tobacco, 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. INCOME PROTECTION DIRECT — \$500 MONTHLY BENEFIT AMOUNT

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

Maximum Period Payable: 24 months **Elimination Period:** 30 days

3. CRITICAL ILLNESS DIRECT — \$5,000 BENEFIT AMOUNT

Pays a lump-sum benefit upon a first occurrence of the covered event or diagnosis listed below. Subject to a 30-day waiting period. Benefits reduced by 50% at age 70.

Covered Event or Diagnosis

Diagnosis paid at 100%

Advanced Alzheimer's, ALS (Lou Gehrig's disease), life-threatening cancer, coma (illness induced), heart attack, major organ transplant, stroke, end-stage renal failure.

Diagnosis paid at 25%

Benign brain tumor, cancer in situ, coronary bypass.

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

Pays a daily benefit on confinement to hospital due to illness or injury. Subject to a 30-day waiting period for illness 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 Non-Tobacco, White-Collar	\$28.99	\$32.34	
40-Year-Old Non-Tobacco, White-Collar	\$41.44	\$43.54	
Dependent 10 Year Old Child ³	\$6.83	\$6.97	

DON'T GO WITHOUT THE EXTRA PROTECTION THAT CAN REALLY HELP WHEN YOU HAVE AN ILLNESS OR INJURY. APPLY TODAY FOR THE COMPLETE 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 week 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.

First Diagnosis or First Diagnosed means a diagnosis, as defined, which initially occurs for the first time in the insured person's lifetime after the waiting period and while the insured person's coverage is in effect under the Policy.

First Occur, First Occurred or First Occurrence means any diagnosis, treatment, surgery or advice by a legally qualified physician having initially occurred for the first time in the insured person's lifetime and while the Policy is in force for the insured person.

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.

Qualifying Event means one of the diseases, conditions or procedures listed which first occurs while the Policy is in force and for which positive diagnosis is made by a legally qualified physician based on diagnostic criteria generally accepted by the medical profession.

Total Disability or Totally Disabled means that due to a sickness or 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 renewable⁴ to age 65 (age 75 for the Critical Illness Direct), 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 (for Critical Illness Direct)
- In the case of any act of insurance fraud or material misrepresentation by anyone applying for coverage or claiming benefits⁵
- In the event this plan should ever be discontinued for everyone in your state, you will be given written notice before the date of discontinuation⁶
- On the date you reach age 65 (age 75 for Critical Illness Direct)
- On the date an insured person is no longer a permanent resident of the United States⁷

PREMIUM CHANGES

We have the right to change premiums due for the Policy. You will be notified in writing at least 31 days⁸ prior to the effective date of the new rates.

⁴IA (Critical Illness Direct) KS, KY (except Accident Direct) TN: conditionally renewable; IA: conditionally renewable or until Medicare eligibility, whichever occurs first; MT: age restriction not applicable ⁵ NC: not applicable ⁶ ME (Critical Illness Direct), ND, TN (for Critical Illness Direct): not applicable ⁷ TX; MT: not applicable ⁸ AK, LA, MT, NC, OR, UT: changes '31 days' to '45 days'; MD: changes '31 days' to '40 days'; GA, ME, MS, NM, NV, WI: changes '31 days' to '60 days'.

WHAT WILL NOT BE COVERED

For All Plans

- Any act of war, declared or undeclared⁹
- Active military duty in the service of any country
- Participation in a riot, civil commotion or insurrection¹⁰
- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane¹¹
- Operating any motorized passenger vehicle for wage, compensation or profit (Hospital Confinement Direct and Accident Direct only)¹²
- Drug abuse or addiction, including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly¹³
- An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly¹⁴
- Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated¹⁵
- Committing or trying to commit a felony¹⁶
- 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 (for Hospital Confinement Direct and Accident Direct only)¹⁷
- 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 Hospital Confinement Direct and Accident Direct only)¹⁸

For the Hospital Confinement Direct

- 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

⁹ OK: adds 'when serving in the military or an auxiliary unit thereto'; NC: except terrorism ¹⁰ MD: deleted ¹¹ CO, MO: removes 'or insane'; MD: removes 'sane or' ¹² IL, OK: deleted ¹³ AL, IL, IN (Critical Illness Direct), KY, NC (for Income Protection Direct and Critical Illness Direct), and WY: adds 'unless taken as prescribed by a legally qualified physician'; KS (Hospital Confinement Direct and Income Direct Protection): deleted; LA: revised to read 'addiction of alcohol, narcotics, or hallucinogens directly or indirectly'; DC, MD, NV, OR (except Hospital Confinement Direct), SD: deleted; IL: removes 'directly or indirectly'; OK: revised to 'drug addiction or alcoholism'; OR: (Hospital Confinement Direct) adds 'sickness arising from drug abuse or addiction, including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly, unless taken as prescribed by physician' ¹⁴ AK (Income Protection Direct) AL, IL, IN (Critical Illness Direct), KY, LA (Critical Illness Direct), NC, OK, WY: adds 'unless taken as prescribed by a legally qualified physician'; AL: removes 'or under the influence of intoxicants'; DC: revised 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 DC; IN (except Critical Illness Direct), MD, NV, OR, SD: deleted; LA (except Critical Illness Direct): revised to read 'being intoxicated or under the influence of intoxicants, hallucinogens or narcotics, directly or indirectly'; IL: adds 'deemed intoxicated under the laws of jurisdiction where loss sustained'; MT: adds 'voluntary' overdose and 'voluntarily' intoxicated; TN: adds 'over 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'; IL removes 'an overdose of drugs' and 'directly or indirectly'; OK: being under the influence of any narcotic ¹⁵ IL: removes 'or indirectly' and 'or illegal activity'; MD: deleted; NE: revised to read 'engaging in an illegal occupation'; IA (Critical Illness Direct), MO: removes being incarcerated, UT: adds 'as a voluntary participant' after 'activity' ¹⁶ MD: deleted; UT: adds 'as a voluntary participant' ¹⁷ IA: revised to: Aviation, including experimental aviation or ultra-light flying; ID: adds 'Participation as a professional in hazardous activities, such as'; IL: deleted; OK: Hospital Confinement Direct: deleted ¹⁸ OK: removes 'or descent'.

WHAT WILL NOT BE COVERED (continued)

- 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 weight loss or modification
- Breast reduction or augmentation unless necessary in connection with breast reconstructive surgery following a mastectomy performed while insured under the Policy¹⁹
- 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 care in a VA hospital or military service related care in a non-VA hospital. There is an exclusion for military service and this is a continuation of it. Also, payment 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 medicine²⁰
- 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 surgery²¹
- 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 care²²

For the Accident Direct

- Sickness
- Pregnancy and childbirth, including routine or normal newborn child care²³
- 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 Critical Illness Direct

- An injury or accident
- Any care or benefits which are not specifically provided for in the Policy

¹⁹ IN: removes 'performed while insured under the Policy' ²⁰ MD: adds 'when the treating physician determines the treatment is experimental or investigational medicine' ²¹ MD: adds 'when the treating physician determines the treatment is cosmetic'; NC: except for cleft lip or cleft palate ²² NC: adds "services or supplies for the treatment of an occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act." ²³ TN: except for complications of pregnancy

WHAT WILL NOT BE COVERED (continued)

- Payment for care for military service connected disabilities for which the insured person is legally entitled to 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 facility²⁴
- Experimental or investigational medicine²⁵
- Intentionally medically induced qualifying event, except in the case of a major organ transplant
- Cosmetic surgery²⁶
- Any diagnosis, as defined, which is made by you or a member of your immediate family or household
- The first diagnosis of a qualifying event, which occurs within the waiting period as specified in the Policy schedule
- Any qualifying event caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS) or AIDS-related complex²⁷
- Any condition that is not diagnosed as a qualifying event as defined in the Policy
- Loss resulting from any other disease, sickness or incapacity, other than loss resulting from a qualifying event, as defined in the Policy. This includes any other disease or incapacity which may have been complicated, or directly or indirectly²⁸ affected or caused by a qualifying event, or as a result of treatment of a qualifying event
- Any amounts in excess of the lifetime benefit amount
- We will not provide benefits for any loss resulting from a pre-existing condition, unless the loss is incurred at least one-year²⁹ 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 period³⁰ before the effective date of coverage or 2) Symptoms³¹ existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the one-year period³² before the effective date of coverage.

²⁴ ME: deleted ²⁵ MD: adds 'when the treating physician determines the treatment is experimental or investigational medicine' ²⁶ NC: except for cleft lip or cleft palate ²⁷ AZ, IA, KY, MD, NC, NM, TN: deleted ²⁸ IL: removes 'indirectly' ²⁹ ME, NM: 6 months ³⁰ ME, NM, NV: 6 months. MT: changes 'two-year' to 'three-year' ³¹ ME, NE, ND: removes references to 'symptoms' ³² ME, NM, NV: 6 months.

For the Income Protection Direct Plan: Injuries that do not first occur while the Policy is in force for the insured person; Mental or nervous disorders; Having cosmetic surgery; Experimental or investigation medicine; Pregnancy and childbirth. We may require information regarding pre-tax personal income, allowable business expenses, and other plans for periods before and after the start of a period of total disability. Failure to provide such information may result in disqualification for benefit payment under the Policy. Benefits are subject to coordination with other compensation.

Pre-Existing Condition Limitations for Hospital Confinement Direct and Income Protection 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.³³

³³ NC: changes 'one year' to 6 months (Hospital Confinement Direct); AL: changes 'two-year' to 'five-month'; NM, WY: changes 'two-year' to 'six-month'; IL: changes symptoms to within 'one-year'; DC, KS, MD, MS, NC, SD: changes 'two-year' to 'one-year'; MT, NC, ND, WY: removes reference to 'symptoms'

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, form CH-26116-IP (01/10) or its state variation; the Accidental Injury Only Insurance Policy, form CH-26118-IP (01/10) or its state variation; and the Specified/Disease/Condition and Major Organ Transplant Policy, form CH-26113-IP (01/10) or (03/14) 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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