

Hospital Direct Bundle

An Insurance Coverage Overview



A HOSPITAL STAY CAN HAVE FINANCIAL IMPACTS TO YOU AND YOUR FAMILY. IT'S BEST TO BE PREPARED.

You do a great job in protecting your family. Health insurance is a great start, yet many families need a little extra help for unexpected needs. We have a solution that may help you protect your family and your financial assets...the Hospital Direct Bundle.

The Hospital 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 three core products, to help protect you and your family's health and financial assets. The Hospital Direct Bundle pays up to: \$250 per day for hospital confinement; \$10,000 coverage annually for hospital confinement that is the result of an accident, and up to \$5,000 upon a first occurrence of a critical illness.

THE HOSPITAL DIRECT BUNDLE PLAN AT A GLANCE:

- Pays cash directly to you — not your doctor or hospital
- Covers accidents that occur on or off the job
- Complements your existing health insurance plan
- Helps provide financial protection that fits most budgets
- Cash Benefits for:
 - Hospital Confinement
 - Accident — resulting in hospital confinement — Benefits renew annually
 - Critical Illness
- Guaranteed renewable to age 65

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

THE HOSPITAL DIRECT BUNDLE PLAN AT A GLANCE (continued)

- Simple application process and easy claim filing
- No restrictions on how benefits are used
- Coverage for spouse and eligible dependents
- Premium payments are made easy with multiple payment options offered, including credit card or electronic funds transfer
- Affordable premiums that do not increase as you get older, with coverage starting at less than \$10 per month.¹

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, a pre-existing condition limitation, 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

ICU/CCU 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

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.

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 and pre-existing condition limitation. 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.

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.

¹ 30 year old female, non-tobacco. ² KS, MO, MT, WV: 30 day wait not applicable.

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 renewable³ 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 benefits⁴
- In the event this plan should ever be discontinued for everyone in your state, you will be given written notice before the date of discontinuation⁵
- 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 States⁶

PREMIUM CHANGES

We have the right to change premiums due for the Policy. You will be notified in writing at least 31 days⁷ prior to the effective date of the new rates.

³ IA (Critical Illness) KS, TN: conditionally renewable; IA: conditionally renewable or until Medicare eligibility, whichever occurs first; MT: age restriction not applicable ⁴ NC: not applicable ⁵ ME (Critical Illness), ND, RI: (for Critical Illness Direct and Accident Direct); TN (for Critical Illness Direct): not applicable ⁶ TX: (Hospital Confinement Direct); MT: not applicable ⁷ AK, LA, MT, NC, UT: changes '31 days' to '45 days'; MD: changes '31 days' to '40 days'; MS, NM, NV, WI: changes '31 days' to '60 days'

WHAT WILL NOT BE COVERED

For All Plans

- Any act of war, declared or undeclared⁸
- Active military duty in the service of any country
- Participation in a riot, civil commotion or insurrection⁹
- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane¹⁰
- Operating any motorized passenger vehicle for wage, compensation or profit (Hospital Confinement Direct and Accident Direct only)¹¹
- Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly¹²
- An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly¹³
- Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated¹⁴
- Committing or trying to commit a felony¹⁵
- 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).¹⁶
- 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).¹⁷

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

⁸ OK: adds 'when serving in the military or an auxiliary unit thereto'; NC: (Critical Illness Direct) except terrorism ⁹ MD: deleted ¹⁰ CO, MO: removes 'or insane'; MD: removes 'sane or' ¹¹ IL, OK: deleted ¹² AL, IL, IN (Critical Illness Direct), KY, NC for Critical Illness Direct, and WY: adds 'unless taken as prescribed by a legally qualified physician'; KS for Hospital Confinement Direct: deleted; LA: revised to read 'addiction of alcohol, narcotics, or hallucinogens directly or indirectly'; DC, MD, NV, SD: deleted; IL: removes 'directly or indirectly'; OK: revised to 'drug addiction or alcoholism' ¹³ 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 (Hospital and Accident Direct), MD, NV, SD: deleted; LA (Hospital and Accident 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 ¹⁴ IL: removes 'or indirectly' and 'or illegal activity'; MD: deleted; NE: revised to read 'engaging in an illegal occupation'; IA {3/14}, MO: removes being incarcerated, UT: adds 'as a voluntary participant' after 'activity' ¹⁵ MD: deleted; UT: adds 'as a voluntary participant' ¹⁶ 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 ¹⁷ 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 Policy¹⁸
- 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 law requires be treated in a public facility
- Experimental or investigational medicine¹⁹
- 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 surgery²⁰
- 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 care²¹
- 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.²²

¹⁸ IN: removes 'performed while insured under the Policy' ¹⁹ MD: adds 'when the treating physician determines the treatment is experimental or investigational medicine' ²⁰ MD: adds 'when the treating physician determines the treatment is cosmetic'; NC: except for cleft lip or cleft palate ²¹ 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. ²² AL: changes 'two-year' to 'five-month'; WY: changes 'two-year' to 'six-month'; IL: changes symptoms to within 'one-year'; KS, MD, MS, NC, SD: changes 'two-year' to 'one-year'; NM: changes 'two-year' and 'one-year' to 'six month'; MT, NC, ND, WY: removes reference to 'symptoms'

WHAT WILL NOT BE COVERED (continued)

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
- 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 year**²⁹ 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**³⁰ 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 period**³² before the effective date of coverage.

²³ TN: except for complications of pregnancy 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 MT, NE: removes references to 'symptoms' ³² ME, NM, NV: 6 months

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 26113-IP (01/10) or (03/14) 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, provisions and rates may vary by state.

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