

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 benefit¹ 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.²
- Flexible coverage; keep it as long as you need it, up to age 65.³

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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®*

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
Hospital confinement ⁴ (one visit per policy year)	\$2,500	\$5,000	\$7,500	\$10,000
Emergency treatment ⁵	\$250 per injury	\$500 per injury	\$750 per injury	\$1,000 per injury
Major diagnostic exam CAT Scan, MRI or EEG (one exam per policy year) ⁶	\$250	\$500	\$750	\$1,000
Follow up treatment or physical therapy (up to 5 visits per policy year) ⁷	\$50 per visit	\$100 per visit	\$100 per visit	\$100 per visit
Monthly premium per insured	\$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. Premiums may vary by state.

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 guaranteed renewable⁸ 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.⁹
- In the case of any act of insurance fraud or material misrepresentation by you.
- In the event we discontinue this plan or type of coverage or all coverage in your state.¹⁰
- If you are no longer a permanent resident of the United States.¹¹
- 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 65.¹²
- Your eligible dependent's coverage will terminate under the policy on the last day of the month in which they reach age 26.¹³

PREMIUM CHANGES

We have the right to change premiums due for the Policy. You will be notified in writing at least 31 days¹⁴ prior to the effective date of the new rates.

TERMS YOU NEED TO KNOW

Accidental Injury¹⁵ means sudden, non-recurrent, traumatic, accidental and unanticipated damage to your body (not of gradual onset) that requires 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.

Eligible Dependent¹³ means your lawful spouse/domestic partner¹³ and your natural and adopted children and step-children who are under 26 years of age (the limiting age).

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First Occur, First Occurred or First Occurrence¹⁶ 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 and for the first time in the insured person's lifetime.

Hospital¹⁷ 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.¹⁸

WHAT WILL NOT BE COVERED

- Sickness, including but not limited to pregnancy and childbirth.¹⁹
- Any care not medically necessary (except as specifically provided in the Policy) or benefits which are not specifically provided for in the Policy.²⁰
- Hospital confinement for childbirth, including routine or normal newborn child care.
- Accidental Injuries that do not first occur while the Policy is in force for the insured person.²¹
- Any act of war, declared or undeclared.²²
- Active military duty in the service of any country.
- Participation in a riot, civil commotion or insurrection.²³
- Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane.²⁴
- Mental or nervous disorders.
- Having cosmetic surgery or other elective procedures that are not medically necessary.²⁵
- Operating any motorized passenger vehicle for wage, compensation or profit.²⁶
- Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly.²⁷
- An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly.²⁸
- Directly or indirectly engaging in an illegal occupation or illegal activity or insured being incarcerated.²⁹
- Committing or trying to commit a felony.³⁰
- Mountaineering using ropes and/or other equipment, parachuting, hang gliding, racing any type of vehicle in an organized or unorganized event, sky diving, scuba diving below 130 feet, motorized racing, para-sailing, experimental aviation, ultra-light flying, base jumping, bungee jumping, heli-skiing, or heli-snowboarding.³¹
- 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 the U.S. Federal Aviation Administration (FAA), on a regularly scheduled passenger trip.³²

* Family consists of you, your spouse/domestic partner and dependent children. Dependent ages vary.

¹ Benefits paid to you or your assignee.

² Coverage available for U.S. citizens.

³ In MT: deletes term age.

⁴ Hospital confinement must begin within 30 days of the accidental injury. For definition of Hospital, see Terms You Need to Know. In WA: within 365 days of accidental injury.

⁵ Treatment must be received within 72 hours of initial onset of accidental injury. In WA: within 365 days of accidental injury.

⁶ When performed at a Hospital or Urgent Care Center and is related to the accidental injury.

⁷ 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. In WA: treatment within 365 days of accidental injury.

⁸ In IA, KS, KY TN: 'conditionally renewable'. In WA: 'not guaranteed renewable'.

⁹ In KS, OH: not applicable.

¹⁰ In ND: not applicable. In TN: adds 'laterally' after 'discontinue'.

¹¹ In TX, MT: not applicable.

¹² In GA: policy anniversary following age 65; In MT: deleted.

¹³ In IL: Eligible Dependent means your lawful spouse/domestic partner and your natural and adopted children, including children placed in your custody for placement of adoption, step-children and grandchildren (if the grandparents have obtained an interim-court order that vests temporary custody of said grandchildren), who are under 30 years of age (the Limiting Age). In IN: Eligible Dependent means your lawful spouse/ domestic partner; your natural and adopted children who are under 26 years of age regardless of the support level; and a step-child, child subject to legal guardianship, grandchild or other blood relative less than age 26 who depends on you for more than fifty percent (50%) of such child's support. In KY: Eligible Dependent means your lawful spouse/domestic partner and your natural and adopted children, step-children, and any child for which you are a court appointed guardian who are under 26 years of age (the Limiting Age). In LA: Eligible Dependent means your lawful spouse/domestic partner and your natural and adopted children, step-children and grandchildren (in legal custody of grandparent), who are under 26 years of age (the Limiting Age). In MD: Eligible Dependent means your lawful spouse/domestic partner and your unmarried natural, adopted and step-children who are under 25 years of age (the Limiting Age). If you or your lawful spouse/domestic partner have a grandchild or a child for whom you are required to provide medical support under testamentary or court-appointed guardianship (other than temporary guardianship of less than 12 months duration) and is (a) unmarried; (b) in your court-ordered custody; (c) resides in your home; and (d) is under 25 years of age (the Limiting Age), the grandchild or guardianship ordered child will also be considered as an Eligible Dependent. In MT: Eligible Dependent means your lawful spouse/domestic partner and your natural and adopted children, children placed in your home for the purpose of adoption and step-children who are under 26 years of age (the Limiting Age). In ND: Eligible Dependent means your lawful spouse/domestic partner and your natural and adopted children and step-children including dependents of covered dependents who are under 26 years of age (the Limiting Age). In NE: Eligible Dependent means your lawful spouse/domestic partner and your natural and adopted children, children placed for adoption and step-children through 29 years of age (the Limiting Age). In NM: Eligible Dependent means your lawful spouse/domestic partner and your natural and adopted children and step-children, your non-custodial children and your children as required by a court or administrative order who are under 26 years of age (the Limiting Age). In NV: Eligible Dependent means your lawful spouse/domestic partner or registered domestic partner and your natural and adopted children and step-children who are under 26 years of age (the Limiting Age). In OR: Eligible Dependent means your lawful spouse or domestic partner and your natural and adopted children, children placed with you for the purpose of adoption, step-children and children for whom you are required to provide coverage by a court or administrative order, and who are under 26 years of age (the Limiting Age). In WY: 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). Eligible Dependent also includes children of a non-custodial parent, or a parent sharing custody or temporary control pursuant to a court order. In WA: Eligible Dependent means your lawful spouse/domestic partner, which includes your Washington state registered domestic partner, and your natural and adopted children and step-children, as well as children for whom you have been appointed legal guardian or a child for whom you are under court or administrative order to provide coverage or a child for whom a Qualified Medical Child Support Order (QMCSO) has been issued, who are under 26 years of age (the Limiting Age). In TX: Eligible Dependent means: 1. your lawful spouse/ domestic partner; 2. your natural and adopted children and step-children and children for whom you must provide medical support under a court order, who are under 26 years of age (the Limiting Age); 3. your grandchildren who are dependent on you for the purposes of Federal Income Tax at the time of application, and who are under 26 years of age (the Limiting Age). However, coverage for a dependent grandchild will not be terminated solely because the covered dependent grandchild is no longer a dependent of yours for Federal Income Tax purposes; and 4. your dependents who are: a. incapable of self-sustaining employment by reason of mental retardation or physical handicap; and b. chiefly dependent on you for support and maintenance. For the purpose of this provision "chiefly dependent" means the Eligible Dependent receives the majority of his or her financial support from you."

¹⁴ In AK, LA, MT, WA – 45 days; In GA, ME, MS, NM, NV, WI – 60 days; In MD – 40 days.

¹⁵ In OK: revises to 'accidental bodily injury, sustained by the insured person which the direct cause of loss, independent of sickness or bodily infirmity or any other cause while the coverage is in force under the Policy'. In GA: removes 'non-recurrent', removes 'traumatic'. In AR: removes 'traumatic'. In ME: revises to 'accidental bodily injury sustained by the insured person that is the direct cause of the condition for which benefits are provided and that occurs after coverage has become effective and while coverage is in force under the policy'. In IL: replaces 'and not contributed to, directly or indirectly by a sickness' with 'and is not directly related to a sickness or disease'. In WV: revises to 'accidental bodily injury or injuries sustained by an insured person which directly causes the loss, independent of sickness, bodily infirmity, or any other cause'.

¹⁶ In GA, SD: deletes definition. In MD: removes 'initially' and 'and for the first time in the insured person's lifetime'.

¹⁷ In LA: adds 'and 5. Is owned and operated by the State of Louisiana or any of its political subdivisions'. In OR: adds 'The term includes a hospital owned or operated by the State of Oregon or any state-approved program'. In AK, SD: Provision 4 is deleted. In TX: Provision 4 is revised to 'is licensed as a hospital and operated pursuant to law'. In IA: revised to '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: Be operated pursuant to Iowa law; Be primarily and continuously engaged in providing and operating, either on its premises or in facilities available to the hospital on a prearranged basis and under the supervision of a staff of duly licensed physicians, medical diagnostic and major surgical facilities for the medical care and treatment of sick or injured persons on an inpatient basis for which a charge is made; and Provide 24 hour nursing care by or under the supervision of a registered graduate professional nurse (R.N.)'.

- ¹⁸ In GA: deletes 'in the absence of this insurance coverage'. In WV, IA, OK: deletes provision 2.
- ¹⁹ In OK, TN: adds 'except for complications of pregnancy'. In MT: removes 'pregnancy and childbirth'.
- ²⁰ In MT, MD, WY: removes 'not medically necessary'. In SD: removes 'or benefits which are not specifically provided for in the policy'.
- ²¹ In GA, SD: revises 'First Occur' to 'occur'.
- ²² In OK: adds 'when serving in the military or in auxiliary unit thereto'.
- ²³ In MD: deleted. In OR: adds 'Voluntary' at the beginning of exclusion.
- ²⁴ In MO: deletes 'or insane'. In WA: adds 'unless such act is the direct result of an underlying medical condition'.
- ²⁵ In WY: removes 'that are not medically necessary'. In MD: adds 'when the physician determines treatment is cosmetic or elective'. In MT: removes 'or other elective procedures that are not medically necessary'.
- ²⁶ In IL, OK: deleted.
- ²⁷ In AK, AL, GA, IL, KY, WY: adds at the end 'unless taken as prescribed by a physician'. In IL: removes 'directly or indirectly'. In KS, MD, MI, NV, SD, OR, WA: deletes exclusion. In OK: revises to drug addiction or alcoholism. In LA: revised to 'addiction of alcohol, narcotics, or hallucinogens, directly or indirectly'.
- ²⁸ In AK, AL, GA, IN, KS, KY, LA, WY: adds at the end 'unless taken as prescribed by a physician'. In AL: removes 'or under the influence of intoxicants'. In GA: removes 'directly or indirectly'. In LA: removes 'overdose of drugs' and 'other drugs'. In IL: revised to '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 physician'. In MD, MI, NV, OR, SD, WA: deletes exclusion. In OK: revises to 'being under the influence of any narcotics, unless taken as prescribed by a physician'. In TN: adds 'for alcohol intoxication this means over the legal limit of .08'.
- ²⁹ In GA, NE: revised to 'engaging in an illegal occupation'. In IL: revises to 'directly engaging in an illegal occupation or your being incarcerated'. In IA, MO: deletes 'or your being incarcerated'. In MD: deletes exclusion.
- ³⁰ In MD: deletes 'exclusion'.
- ³¹ In GA: deletes 'or unorganized'. In IL, OK: deletes exclusion. In WA: revised to 'aviation, ultra-light flying, base jumping, bungee jumping, heli-skiing or heli-snowboarding'. In IA: revised to aviation, including experimental aviation or ultra-light flying'.
- ³² In OK: removes 'decent'.

In SD: Pre-Existing Conditions: 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. Pre-Existing Conditions means an injury not excluded by name or specific description for which: 1) medical advice, consultation, or a treatment was recommended by or received from a physician within the 12 month 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 12 month period before the effective date of coverage.

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, except in MT. 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: AK, AL, AR, AZ, DE, GA, IA, IL, IN, KS, KY, LA, MD, ME, MI, MO, MS, MT, ND, NE, NM, NV, OH, OK, OR, SC, SD, TN, TX, WA, WI, WV, WY.

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

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

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

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