

CancerWise®

An Insurance Coverage Overview



- The cost of cancer in 2008 was \$201.5 billion and 31% of the cost was for expenses related to medical costs.[†]
- The survival rate for all cancers is 68%.^{††}

FOCUS ON YOUR RECOVERY

In the U.S., one in two men and one in three women will develop or be diagnosed with cancer in their lifetime.^{†††} Thanks to advances in treatment, many people recover, but while they do, lives and jobs are often put on hold, adding financial strain to an already stressful time.

The CancerWise Plan, underwritten by The Chesapeake Life Insurance Company®, and brought to you by MetLife, is an insurance policy specifically designed to pay you cash in the event of a first diagnosis of cancer. This supplemental coverage can help cover the cost of everyday living expenses, alternative treatment options, out-of-pocket medical expenses, or whatever you desire. It's your money – you decide how to spend it.

THE CANCERWISE PLAN AT A GLANCE:

- Coverage starts from less than \$1 per day.^{††††}
- Pays you or your loved-ones a one-time lump-sum cash benefit of up to \$50,000, pays \$500 if first diagnosed during the 30-day waiting period.
- Coverage available for the whole family – you, your spouse and your kids.
- You choose how your benefit is used – to assist with medical costs, reduce debts such as your mortgage or even to take a recuperative vacation.
- Applying is simple – your application can be completed within minutes online or over the phone. **1-855-GO2JOIN (1-855-462-5646)** Application subject to approval by the insurer.

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

THIS IS A CANCER ONLY INSURANCE POLICY.

MetLife

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*The Chesapeake Life
Insurance Company®*

LEARN MORE ABOUT THE CANCERWISE® INSURANCE PLAN

Provides a one-time lump-sum benefit upon a first diagnosis of cancer per insured person, per lifetime. Subject to a 30-day waiting period.

| MONTHLY PREMIUMS* | AGE 30 | | AGE 35 | | AGE 40 | | AGE 45 | |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| | Male | Female | Male | Female | Male | Female | Male | Female |
| One Time Lump-Sum Benefit Amount Chosen | | | | | | | | |
| \$20,000 | \$6.88 | \$6.22 | \$8.96 | \$7.30 | \$11.78 | \$9.40 | \$13.60 | \$11.04 |
| \$30,000 | \$10.32 | \$9.33 | \$13.44 | \$10.95 | \$17.67 | \$14.10 | \$20.40 | \$16.56 |
| \$50,000 | \$17.20 | \$15.55 | \$22.40 | \$18.25 | \$29.45 | \$23.50 | \$34.00 | \$27.60 |

*This is only an illustration of the benefit options and premiums and is based on non-tobacco rates.

Other Important Information

STARTING YOUR COVERAGE

Evidence of insurability is required before coverage is provided. Once your application is approved, and you have paid your initial premium, coverage will begin on the Policy date shown in the Policy schedule.

KEEPING YOUR COVERAGE

Your Policy is guaranteed renewable except that once any insured person receives a benefit under the Policy, coverage for that insured person will cease immediately and premiums will be adjusted accordingly.

Your Policy will remain in effect as long as you pay premiums, except:

- When your request to terminate the Policy is received.
- 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.
- If you are no longer a resident of the United States.
- If you reach age 65, or become eligible for Medicare, whichever occurs first.¹

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.²

State Variations:

¹ TN: adds 'for 5 years if sold between the ages of 60-64

² NM: changes '31 days' to '60 days'

WHAT WILL NOT BE COVERED

- Any services, supplies, care or treatment of cancer, or any other disease, sickness or incapacity
- Any disease, sickness, or incapacity which is not included within the definition of cancer as defined under the Policy
- All skin cancer which is not diagnosed, by definition, specifically as malignant melanoma
- Any diagnosis, as defined, which is
 - Determined to be caused by war or an act of war
 - Made by you or a member of your immediate family or household
 - Made outside the U.S.
 - Made after the date on which coverage under the Policy has been terminated.

IMPORTANT DEFINITIONS:

- Cancer is a malignant internal tumor characterized by the uncontrolled growth and spreading of malignant cells and/or the invasion of tissue, a malignant melanoma, Leukemia, or Hodgkin's Disease or cancer in situ. Cancer does not include pre-malignant potential or any other skin cancer which is not specifically Malignant Melanoma.
- First Diagnosis or First Diagnosis of Cancer means an insured person who has received a diagnosis, as defined, for the first time while his/her coverage is in effect under the Policy.

Policies issued 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 first diagnosis Cancer Benefit Policy, form CH-26055-IP (05/07) 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, rates and provisions may vary by state.

For use in IN, NM, OH, SC, and TN.

† American Cancer Society, Cancer Facts & Figures 2008 and 2013. Atlanta: American Cancer Society; 2013.

†† American Cancer Society. Cancer Facts & Figures 2013. Atlanta: American Cancer Society; 2013.

††† American Cancer Society. Cancer Facts & Figures 2012. Atlanta: American Cancer Society; 2012.

†††† Based on a female aged 40, non-tobacco, coverage of \$50,000.

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