

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 at about \$1 per day.^{††††}
- Pays you or your loved-ones a one-time lump-sum cash benefit of up to \$50,000, pays \$1,000 for Non-Melanoma Skin Cancer.
- 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

ML/A000002

*The Chesapeake Life
Insurance Company®*

LEARN MORE ABOUT THE CANCERWISE® INSURANCE PLAN

Provides a one-time lump-sum benefit upon a diagnosis of malignant cancer per insured person, per lifetime.

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	\$8.83	\$7.99	\$11.50	\$9.37	\$15.13	\$12.07	\$17.46	\$14.18
\$30,000	\$13.25	\$11.98	\$17.26	\$14.06	\$22.69	\$18.10	\$26.19	\$21.26
\$50,000	\$22.08	\$19.97	\$28.76	\$23.43	\$37.81	\$30.17	\$43.66	\$35.44

*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 all benefit amounts 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 fraudulent misstatements in the application.

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.

WHAT WILL NOT BE COVERED

- Any services, supplies, care or treatment of malignant cancer/cancer in situ and non-melanoma skin cancer, or any other disease, sickness or incapacity
- Any disease, sickness, or incapacity which is not included within the definition of malignant cancer/cancer in situ and non-melanoma skin cancer as defined under the Policy
- Any diagnosis, as defined, which is
 - Made by a member of your immediate family
 - Made outside the U.S.
 - Made after the date on which coverage under the Policy has been terminated, unless care or confinement for the malignant cancer/cancer in situ and non-melanoma skin cancer began while coverage was in force within 90 days prior to the diagnosis.
 - Pre-Existing Condition Limitation: We will not provide benefits for any loss resulting from a Pre-Existing Condition, as defined, unless the loss is incurred at least 12 months after the Effective Date of Coverage for an Insured Person.

IMPORTANT DEFINITIONS:

- Cancer In Situ means an early form of cancer wherein the tumor cells are still confined to the site where they originated and they have neither invaded neighboring tissue nor metastasized. Stage 0 transitional carcinoma of urinary bladder, early prostate cancer, and indolent lump breast cancer which has not metastasized or become malignant cancer shall be considered Cancer In Situ.
- Malignant Cancer means a disease manifested by the presence of 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.
- Pre-Existing Condition means a Malignant Cancer, Cancer In Situ or Non-Melanoma Skin Cancer which: 1) manifests itself within 6 months prior to the Effective Date of the Coverage; or 2) was diagnosed prior to the Effective Date of Coverage and for which medical advice or treatment was recommended by or received from a physician within 10 years prior to the Effective Date of Coverage.

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 Cancer Benefit Policy, form CH-26055-IP (05/07) VA (05/12). 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.

The Chesapeake Life Insurance Company®
North Richland Hills, TX
1 (800) 815-8535

For use in VA.

† 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.

Metropolitan Life Insurance Company
200 Park Avenue
New York, NY 10166
www.metlife.com

1210-3778
© 2013 METLIFE, INC. L0813337419[exp0814][VA]