

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.
- 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/WA000004

*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								
\$25,000	\$10.32	\$9.33	\$13.44	\$10.95	\$17.67	\$14.10	\$20.40	\$16.56
\$30,000	\$12.38	\$11.20	\$16.13	\$13.14	\$21.20	\$16.92	\$24.48	\$19.87
\$50,000	\$20.64	\$18.66	\$26.88	\$21.90	\$35.34	\$28.20	\$40.80	\$33.12

*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 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.

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

For use in WA.

† 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.

The Chesapeake Life Insurance Company®
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THE CHESAPEAKE LIFE INSURANCE COMPANY

A Stock Company
(Hereinafter called: the Company, We, Our or Us)
Home Office: Oklahoma City, Oklahoma
Administrative Office: 9151 Grapevine Highway
North Richland Hills, Texas 76180
Customer Service: 1-800-733-1110

CANCER BENEFIT POLICY DISCLOSURE FOR FORM: CH-26055-IP (5/07) WA

Save this statement! It may be important to You in the future. The Washington State Insurance Commissioner requires that We give You the following information about fixed payment benefits.

This coverage is not comprehensive health care insurance and will not cover the cost of most Hospital or other medical services.

This disclosure document provides a very brief description of the important features of the coverage You are considering. It is not an insurance contract and only the actual Policy provisions will control. The Policy itself will include in detail the rights and obligations of both You and The Chesapeake Life Insurance Company.

This coverage is designed to pay You a fixed dollar amount, regardless of the amount that Your Provider charges. Payments are not based on a percentage of Your Provider's charge and are paid in addition to any other health plan coverage You may have.

CAUTION: If You are also covered under a High Deductible Health Plan (HDHP) and are contributing to a Health Savings Account (HSA), before You purchase this coverage You should check with Your tax advisor to be sure that You will continue to be eligible to contribute to the HSA if You purchase this coverage.

NOTICE TO BUYER:

This coverage is for specified disease Cancer Benefits. The coverage provides limited benefits for the First Diagnosis of Cancer. Benefits provided are supplemental and are not intended to cover all medical expenses.

1. This Disclosure provides a very brief description of some of the important features of Your coverage. This is not the insurance contract and only the actual Policy provisions will control. The Policy itself sets forth, in detail, the rights and obligations of both You and Us. It is, therefore, important that You **READ YOUR POLICY CAREFULLY.**
2. Cancer Benefit Coverage is designed to provide You or Your Covered Dependents with coverage paying benefits for First Diagnosis of Cancer. Coverage is provided for the benefits described in the BENEFITS section. The benefits described may be limited as outlined in the EXCLUSIONS AND LIMITATIONS section.
3. **BENEFITS.**

First Diagnosis Benefit Amount: After the Waiting Period, benefits will be paid in accordance with the **First Diagnosis Benefit Amount**, while coverage is in force. No benefit is payable for a Diagnosis that does not meet the definition of Cancer or occurs during the 30 day Waiting Period. The maximum benefit available for a Diagnosis is the **First Diagnosis Cancer Benefit Amount**, and is limited to one benefit amount payable per Insured Person, per Lifetime.

SCHEDULE OF BENEFITS

BENEFIT

AMOUNT OF BENEFIT

FIRST DIAGNOSIS CANCER BENEFIT AMOUNT

(Limited to one benefit payable per Insured Person per Lifetime)

\$25,000 \$30,000 \$40,000 \$50,000

NOTE: Waiting Period - The Policy contains a Waiting Period of 30 days. ***No benefit will be payable under the Policy, if a First Diagnosis of Cancer is received during an Insured Person's Waiting Period.***

- 4. LIMITATIONS AND EXCLUSIONS.** The coverage does not provide benefits for loss caused by, resulting from or in connection with the following:
1. Any services, supplies, care or treatment for Cancer, or any other disease, sickness or incapacity;
 2. Any disease, sickness, or incapacity which is not included within the definition of Cancer;
 3. All skin cancer which is not Diagnosed, by definition, specifically as Malignant Melanoma;
 4. Any Diagnosis, as defined, which is determined to be caused by war or an act of war;
 5. Any Diagnosis, as defined, which is made by You or a member of Your immediate family or household;
 6. Any Diagnosis, as defined, which is made outside the U.S.;
 7. Any Diagnosis, as defined, which is made during the Waiting Period; or
 8. Any Diagnosis, as defined, which is made after the date on which coverage has been terminated.
- 5. WAITING PERIOD.** The coverage contains a Waiting Period of 30 days. No benefit will be payable under the Policy, if a First Diagnosis of Cancer is received during an Insured Person's Waiting Period.
- 6. RENEWAL CONDITIONS.** The Policy is not guaranteed renewable; however, it is renewable, subject to the Company's right to discontinue or terminate the coverage as provided in the TERMINATION OF COVERAGE section of the Policy. The Company reserves the right to change the applicable table of premium rates on a Class Basis. The premium for the Policy is based on the issue age of the Insured Person at the time in which the Policy becomes effective.
- 7. PREMIUMS.** Premiums are payable to the Company at its Administrative office. The Company reserves the right to change the table of premiums on a class basis, becoming due at any time provided 45 days advance written notice is given. Premiums will be adjusted as appropriate, for the termination of coverage of an Insured Person who receives a First Diagnosis Cancer Benefit Amount. In the event the Primary Insured Person is the only individual covered, coverage will terminate on the date the benefit is paid and no further benefits or premiums will be due, subject to the Grace Period.