



Underwritten by *The Chesapeake Life Insurance Company*

## CancerWise<sup>®</sup>



**Cash benefits paid directly to you to help you focus on treatment and recovery, not expenses.**



## Notice to Our Customers About Supplemental Insurance

- The supplemental plan discussed in this document is separate from any health insurance coverage you may have purchased with another insurance company.
- This plan provides optional coverage for an additional premium. It is intended to supplement your health insurance and provide additional protection.
- This plan is not required in order to purchase health insurance with another insurance company.
- This plan should not be used as a substitute for comprehensive health insurance coverage. It is not considered Minimum Essential Coverage under the Affordable Care Act.



SureBridge® is a registered trademark used for both insurance and non-insurance products offered by subsidiaries of HealthMarkets, Inc. Supplemental and life insurance products are underwritten by The Chesapeake Life Insurance Company®. Administrative offices are located in North Richland Hills, TX. Products are marketed through independent agents/producers. Insurance product availability may vary by state.



# CancerWise®

Cash benefits paid directly to you, not your doctor or hospital.

## DID YOU KNOW?

**62%**

of bankruptcies in 2007  
were due to illness ...

**78%**

of those filers had  
health insurance.<sup>1</sup>

## Cash benefits can be used for:

- Co-pays or co-insurance
- Rent/mortgage
- Car payments
- Child care
- Everyday living expenses

If **cancer strikes**, your focus should be on treatment and recovery, not on your finances. The **CancerWise plan can help**. It offers four affordable benefit level options that pay a one-time **lump-sum cash benefit directly to you**. The money can be used to **pay unexpected medical costs or everyday living expenses**.

**Applying is simple and can be completed in minutes.**

## CancerWise At A Glance

- Pays up to a **\$50,000 one-time lump-sum cash benefit** after the waiting period upon a first diagnosis of a cancer
- Benefits paid directly to you - not your doctor or hospital
- Coverage is available for the whole family - you, your spouse and your kids
- Affordable premiums that do not increase as you get older with coverage **starting at \$5<sup>18</sup> per month<sup>2</sup>**

<sup>1</sup> The American Journal of Medicine, August 2009 | <sup>2</sup> For 25 year old female, non-tobacco at \$20,000 benefit level.

BENEFIT OPTIONS	\$20,000	\$30,000	\$40,000	\$50,000
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One-time benefits are payable under the Policy for first diagnosis of invasive cancer per insured person. Pays \$500 if invasive cancer is first diagnosed during the 30-day waiting period.

**MONTHLY PREMIUMS<sup>1</sup>**

30 Year Old Male	\$8 <sup>26</sup>	\$12 <sup>38</sup>	\$16 <sup>51</sup>	\$20 <sup>64</sup>
30 Year Old Female	\$7 <sup>46</sup>	\$11 <sup>20</sup>	\$14 <sup>93</sup>	\$18 <sup>66</sup>
40 Year Old Male	\$14 <sup>14</sup>	\$21 <sup>20</sup>	\$28 <sup>27</sup>	\$35 <sup>34</sup>
40 Year Old Female	\$11 <sup>28</sup>	\$16 <sup>92</sup>	\$22 <sup>56</sup>	\$28 <sup>20</sup>
Dependent Male Child	\$2 <sup>42</sup>	\$3 <sup>64</sup>	\$4 <sup>85</sup>	\$6 <sup>06</sup>
Dependent Female Child	\$2 <sup>71</sup>	\$4 <sup>07</sup>	\$5 <sup>42</sup>	\$6 <sup>78</sup>

<sup>1</sup> The chart above is only an illustration of benefit and premium options per non-tobacco covered person.

This brochure provides only summary information. The information contained herein is accurate at the time of publication. This plan is not intended as a replacement for accident and sickness health insurance and should not be construed as such. For a complete listing of benefits, exclusions and limitations, please refer to your Policy. In the event of any discrepancies contained in this brochure, the terms and conditions contained in the Policy documents shall govern. A Cancer Benefit Policy, Form CH-26055-IP (03/14) CA.

## CANCERWISE: OTHER IMPORTANT INFORMATION

### Definitions (See Policy for Other Important Definitions):

- **Invasive Cancer** means only those types of cancer manifested by the presence of an uncontrolled growth that is diagnosed and considered to be invasive to other cells and or tissues and for which positive diagnosis is made by a physician based on diagnostic criteria generally accepted by the medical profession, except as specifically excluded below. Leukemia and Hodgkin's Disease shall be considered invasive cancer. For the purpose of benefits payable under the Policy, invasive cancer does not include: 1) premalignant lesions, tumors or polyps, 2) cancer in tissue of origin (cancer in situ); 3) stage 0 transitional carcinoma of urinary bladder; 4) early prostate cancer; 5) benign tumors or polyps; or 6) any skin cancer other than invasive malignant melanoma in the dermis or deeper, or skin malignancies that have become invasive cancers.
- **First Diagnosis or First Diagnosed** means an insured person who has received a diagnosis, as defined within the Policy, for the first time in their life, while their coverage is in force under the Policy.
- **Pre-Existing Condition** means a condition, disease, infection, or disorder not excluded by name or specific description for which medical advice, consultation or treatment was recommended by or received from a legally qualified physician within the two year period before the effective date of coverage.

### EXCLUSIONS AND LIMITATIONS

#### **We will not provide benefits for loss caused by, resulting from, or in connection with:**

Any services, supplies, care or treatment of invasive cancer, or any other disease, sickness or incapacity | Any disease, sickness, or incapacity which is not considered invasive cancer as defined under the Policy | Any cancer that is not first diagnosed while coverage is in effect under the Policy | Any diagnosis, as defined within the Policy, which occurs prior to an insured person's effective date of coverage | Any diagnosis, as defined, which is determined to be caused by war or an act of war | Any diagnosis, as defined within the Policy, which is made by you or a member of your immediate family or household | Any diagnosis, as defined, which is made outside the U.S. | Any diagnosis, as defined within the Policy, which is made after the date on which coverage under the Policy has been terminated.

## CANCERWISE: OTHER IMPORTANT INFORMATION (continued)

### Coverage Information:

- **COVERAGE BEGINS:** Chesapeake requires evidence of insurability before coverage is provided. Once Chesapeake has approved your application and you have paid your premium, coverage will begin on the Policy date shown in the Policy schedule.
- **RENEWABILITY:** Your Policy is renewable to age 65 or Medicare eligibility, whichever occurs first, subject to Chesapeake's right to discontinue or terminate coverage as provided in the termination of coverage section of the Policy.
- **PREMIUM CHANGES:** Chesapeake reserves the right to change the table of premiums, on a class basis, becoming due under the Policy at any time and from time to time; provided, Chesapeake has given you written notice of at least 31 days prior to the effective date of the new rates.
- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be payable under the Policy | After a benefit has been paid to you (the primary insured person) for a first diagnosis of invasive cancer, as defined within the Policy. Your spouse/domestic partner who is a covered dependent under the Policy at the time you receive the benefit will become the new primary insured person. In the event you do not have a spouse/domestic partner who is a covered dependent under the Policy, your oldest covered dependent under the Policy at the time you receive the benefit will become the new primary insured person. In the event you are the only individual covered under the Policy, the Policy will terminate in its entirety. Please refer to the PREMIUMS section of the Policy for details regarding how premiums will be adjusted in accordance with this. | At the end of the period for which premium has been paid (subject to the grace period) | If your mode of premium is monthly, at the end of the period through which premium has been paid following our receipt of your request of termination | If your mode of premium is other than monthly, upon the next monthly anniversary day following our receipt of your request of termination. Premium will be refunded for any amounts paid beyond the termination date | On the date of fraud or material misrepresentation by you | On the date we elect to discontinue this plan or type of coverage or all coverage in your state | On the date an insured person is no longer a permanent resident of the United States | On the date you reach age 65, or become eligible for Medicare, whichever comes first | Your dependent's coverage will terminate at the end of the month following the date such dependent ceases to be an eligible dependent.



## About SureBridge

SureBridge is one of the leading brands of supplemental insurance coverage in the United States, helping to provide financial security for Americans of all ages and their families. Our comprehensive portfolio of products is available from licensed insurance agents in 46 states and the District of Columbia and are available through HealthMarkets Insurance Agency, as well as through other unaffiliated insurance distributors. SureBridge policyholders can receive direct cash benefits for expenses caused by unexpected medical issues, sustained illnesses and end of life challenges.

The SureBridge portfolio includes dental, vision, and other insurance plans that complement an individual's health insurance. These plans help provide an additional layer of protection in the event of accidental injury, catastrophic illness, hospitalization or cancer.

For more information on SureBridge's supplemental insurance products, please visit [SureBridgeInsurance.com](https://www.SureBridgeInsurance.com)



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# Navigate life's twists and turns

with the SureBridge portfolio  
of supplemental and life  
insurance products

Dental

Accident Direct

Accident Disability Direct

Critical Illness Direct

Critical Accident Direct

Accident Companion

Simplified Issue Term Life

Metal Gap

Vision

Income Protection Direct

CancerWise®

Hospital Confinement Direct

ProtectFit Plus

Final Expense Whole Life

Fixed Indemnity Direct

**SureBridgeInsurance.com**

**800-815-8535**

Weekdays, 8am to 5pm in all time zones



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