



Underwritten by *The Chesapeake Life Insurance Company*

# Metal Gap Plan



Cash benefits to help cover expenses ...  
left by your health insurance.



# 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.



# Metal Gap Plan

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

## DID YOU KNOW?

**43%** of those with private insurance said their deductible was either **difficult or impossible to afford.**<sup>1</sup>

SureBridge insurance products provide an added layer of coverage designed to fill financial gaps left by your health plan coverage. They **help you manage out-of-pocket expenses such as deductibles, coinsurance and co-payments.** This type of coverage is especially important to those who may have health insurance plans with lower premiums but higher out-of-pocket expenses.

The Metal Gap plan comes in three benefit levels that helps **complement the Bronze, Silver and Gold Affordable Care Act (ACA) plans.**

## SureBridge Metal Gap At A Glance

### Cash benefits can be used for:

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

- Helps to fill gaps left by Bronze, Silver and Gold level ACA compliant health insurance plans
- Pays a lump-sum cash benefit even if benefits are also paid under Workers' Compensation<sup>2</sup>, up to:
  - \$6,000 for hospital confinement
- Benefits are paid directly to you - not your doctor or hospital
- Available at affordable rates
- Applying is simple and can be completed in minutes

<sup>1</sup> InsuranceNewsNet Magazine, March 2015 issue. Magazine source: The Commonwealth Fund | THIS POLICY PROVIDES LIMITED BENEFITS. This type of plan is not considered "minimum essential coverage" under the Affordable Care Act and therefore a Lump Sum Fixed Indemnity Insurance Policy does not satisfy the individual mandate that you have health insurance coverage. If you do not have other health insurance coverage, you may be subject to a tax penalty. | <sup>2</sup> Benefits are not coordinated with Workers' Compensation. Exclusions & Limitations and Policy provisions may apply. For a complete listing of benefits, exclusions and limitations, please refer to your Policy.

# Metal Gap Plan

## DID YOU KNOW?

~**70%** of people at least somewhat agree they **regularly underestimate the total cost of an injury or illness, including medical, household and out-of-pocket expenses.**<sup>2</sup>

An estimated 85%<sup>1</sup> of people who buy health insurance on an exchange receive subsidies, making premiums more affordable - however there are still out-of-pocket expenses that must be paid. A Metal Gap plan from SureBridge helps give you a layer of financial protection by providing **cash benefits**. The money is **paid directly to you**, not the hospital, and can be **used for anything you choose**. It's your money, your decision.

Metal Gap Benefits			
Designed to coordinate with:	Gold	Silver	Bronze
<b>Benefits</b> (per person, per calendar year)*	Plan A	Plan B	Plan C
<b>Hospital Confinement (Lump Sum)</b>	<b>\$2,000</b>	<b>\$4,000</b>	<b>\$6,000</b>

**Note:** Maximum benefit per person, in a calendar year is equal to the Hospital Confinement benefit. Maximum benefit per family, in a calendar year is equal to 2 times the Hospital Confinement benefit. | \* Subject to 30-day waiting period for sickness; 0 days for injury.

Monthly Premiums			
30 Year Old Non-Tobacco Male	\$9 <sup>46</sup>	\$18 <sup>91</sup>	\$28 <sup>37</sup>
30 Year Old Tobacco Male	\$11 <sup>35</sup>	\$22 <sup>69</sup>	\$34 <sup>04</sup>
30 Year Old Non-Tobacco Female	\$17 <sup>33</sup>	\$34 <sup>67</sup>	\$52 <sup>00</sup>
30 Year Old Tobacco Female	\$20 <sup>80</sup>	\$41 <sup>60</sup>	\$62 <sup>40</sup>
45 Year Old Non-Tobacco Male	\$15 <sup>90</sup>	\$31 <sup>80</sup>	\$47 <sup>70</sup>
45 Year Old Tobacco Male	\$19 <sup>08</sup>	\$38 <sup>16</sup>	\$57 <sup>24</sup>
45 Year Old Non-Tobacco Female	\$19 <sup>55</sup>	\$39 <sup>10</sup>	\$58 <sup>65</sup>
45 Year Old Tobacco Female	\$23 <sup>46</sup>	\$46 <sup>92</sup>	\$70 <sup>38</sup>
Dependent Child (0-17 years of age)	\$18 <sup>15</sup>	\$36 <sup>30</sup>	\$54 <sup>45</sup>

The chart above is only an illustration of premium options.

<sup>1</sup> U.S. Department of Health and Human Services | <sup>2</sup> 2014 Aflac WorkForces Report.

## METAL GAP PLAN: OTHER IMPORTANT INFORMATION

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

**Confined/Confinement** means an insured person's admission to and subsequent continued stay in a hospital for which a daily charge for room and board is made for each day of confinement with no discharge or interruption in such hospital stay.

**Hospital** 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. Hospital does not include: a hospice unit; convalescent home; rest or nursing facility; extended care facility; skilled nursing facility or a facility primarily affording rehabilitation care, custodial or educational care, or care for the aged; mental health facility; substance abuse treatment facility; military or veteran's hospital (unless insured is required to pay charges).

**Injury** means bodily harm caused by an accident resulting in unforeseen trauma requiring immediate medical attention and is not contributed to, directly or indirectly, by an sickness.

**Pre-Existing Condition** means a medical condition, illness or injury not excluded by name or specific description for which: (1) Medical advice, consultation, or treatment was recommended by or received from a medical practitioner acting within the scope of his or her license, within the **one year** period before the effective date of coverage; or (2) Symptoms existed within the **one year** period before the effective date of coverage.

**Sickness** means an illness or disease.

**Waiting Period** means the consecutive period of time beginning from the effective date of coverage in which an insured person must be insured under the Policy before benefits are payable.



## METAL GAP PLAN: 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:** The Policy is guaranteed renewable to age 65, 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: At the end of the period for which premium has been paid (subject to the grace period) | On the date you reach age 65 | 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 (subject to the Incontestability provision) | 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.

### Exclusions and Limitation:

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

Any care or benefits which are not specifically provided for in the Policy | Any act of war, declared or undeclared | Active military duty in the service of any country | Participation in a riot, civil commotion or insurrection | Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane | Mental or Nervous Disorders | Mandibular or maxillofacial surgery to correct growth defects after one year from the date of birth, jaw disproportions or malocclusions, or to increase vertical dimension or reconstruct occlusion | Weight loss or modification, or complications arising therefrom, or procedures resulting therefrom, or for surgical treatment of obesity, including wiring of the teeth and all forms of surgery performed for the purpose of weight loss or modification | Breast reduction or augmentation unless necessary in connection with breast reconstructive surgery following a mastectomy performed while insured under the Policy | Modification of the physical body in order to improve the psychological mental or emotional well-being of the insured person, such as sex-change surgery | Payment for care for military service connected disabilities for which the insured person is legally entitled to services and for which facilities are reasonably available to the insured person and payment for care for conditions that state or local law requires be treated in a public facility | Experimental or investigational medicine

## **METAL GAP PLAN: OTHER IMPORTANT INFORMATION** (continued)

### **Exclusions and Limitation:**

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

Any treatment or procedure that either promotes or prevents conception or prevents childbirth, including but not limited to: (a) artificial insemination; (b) in-vitro fertilization or other treatment for infertility; (c) treatment for impotency; (d) sterilization or reversal of sterilization; or (e) abortion (unless the life of the mother would be endangered if the fetus were carried to term), unless otherwise stated in the Policy | Cosmetic surgery | Radial keratotomy or any eye surgery when the primary purpose is to correct nearsightedness, farsightedness, astigmatism, or any other refractive error | Operating any motorized passenger vehicle for wage, compensation or profit | No indemnity will be paid for loss caused by the voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by his physician for the insured | Being intoxicated or under the influence of intoxicants; defined as having a blood alcohol content which results in the insured person being deemed legally intoxicated under the laws of the jurisdiction in which the loss is sustained or contracted | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated | Committing or trying to commit a felony | Normal pregnancy, except for complications of pregnancy while hospital confined | Hospital confinement for routine or normal newborn child care | Care received outside of the United States.

#### **Pre-Existing Condition**

We will not provide benefits for any loss resulting from a pre-existing condition, as defined in the policy, unless the loss is incurred at least one year after the effective date of coverage for an insured person.

## 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](http://SureBridgeInsurance.com)

**SureBridgeInsurance.com**  
**800-815-8535**

Weekdays, 8am to 5pm in all time zones



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