Critical Illness Direct

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.[1]

Cash benefits can be used for:

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

A **critical illness** can strike suddenly and **disrupt your life** physically and financially. **Critical Illness Direct** offers seven affordable benefit level options that pay **lump-sum cash benefits** 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.

Critical Illness Direct At A Glance

- Pays up to a **$60,000 lump-sum cash benefit** upon a first diagnosis of a covered critical illness or qualifying event
- Benefits are 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 $2^{91} per month**[2]

Cash benefits paid directly to you. Apply today!

[1] The American Journal of Medicine, August 2009 | [2] For 25 year old female, non-tobacco at $10,000 benefit level.

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Covering Life's Twists and Turns

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Critical Illness Direct

Pays a lump-sum benefit upon a first occurrence of the qualifying event or diagnosis listed below, subject to a 30-day waiting period.

BENEFIT OPTIONS	$10,000	$15,000	$20,000	$30,000	$40,000	$50,000	$60,000
Qualifying Event paid at 100% Advanced Alzheimer's, ALS, life threatening cancer, coma, (illness induced), heart attack, major organ transplant, stroke, end-stage renal failure.	$10,000	$15,000	$20,000	$30,000	$40,000	$50,000	$60,000
Qualifying Event paid at 25% Benign brain tumor, cancer in situ, coronary bypass.	$2,500	$3,750	$5,000	$7,500	$10,000	$12,500	$15,000
MONTHLY PREMIUMS							
35 Year Old Male	$7.85	$11.77	$15.69	$23.54	$31.39	$39.24	$47.08
35 Year Old Female	$5.27	$7.90	$10.54	$15.81	$21.07	$26.34	$31.61
40 Year Old Male	$11.21	$16.82	$22.42	$33.63	$44.84	$56.05	$67.26
40 Year Old female	$7.85	$11.77	$15.69	$23.54	$31.39	$39.24	$47.08

This is only an illustration of benefit and premium options per non-tobacco covered person. Premiums may vary by state. Benefits reduce by half at age 70.

Make sure you are protected with other popular SureBridge products:

- Simplified Issue Term Life
- Dental
- Vision

Apply today for Critical Illness Direct and get cash to help cover your expenses while you recover

This brochure provides only summary information and the benefits and rates may vary by state. The information contained herein is accurate at the time of print. 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 specified disease/condition and major organ transplant Policy, Form CH-26113-IP (01/10), or its state variation.

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CRITICAL ILLNESS DIRECT: OTHER IMPORTANT INFORMATION

Definitions (See Policy for Other Important Definitions):

- **First Occur, First Occurred or First Occurrence** means any diagnosis, treatment, surgery or advice by a legally qualified physician having initially occurred for the first time in the insured person's lifetime and while the Policy is in force for the insured person.
- **Qualified Event** means one of the diseases, conditions or procedures listed which first occurs while the Policy is in force and for which positive diagnosis is made by a legally qualified physician based on diagnostic criteria generally accepted by the medical profession.

EXCLUSIONS AND LIMITATIONS

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

An injury or accident | 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[1] | 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 | Intentionally medically induced qualifying event, except in the case of a major organ transplant | Cosmetic surgery[2] | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens directly or indirectly[3] | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly[4] | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated[5] | Committing or trying to commit a felony.[6]

Benefits will not be payable for: A qualifying event, which first occurs prior to an insured person's effective date of coverage or within the waiting period as specified in the Policy schedule[7] | Any qualifying event caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex[8] | Any condition that is not diagnosed as a qualifying event as defined in the Policy | Loss resulting from any other disease, sickness or incapacity, other than loss resulting from a qualifying event, as defined in the Policy.[9] This includes any other disease or incapacity which may have been complicated or directly or indirectly affected or caused by a qualifying event or as a result of treatment of a qualifying event, or | Any amounts in excess of the lifetime benefit amount.

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 guaranteed renewable to age 75, subject to Chesapeake's right to discontinue or terminate coverage as provided in the termination of coverage section of the Policy.[10]
- **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.[11]
- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be payable under the Policy: At the end of the month for which premium has been paid[12] | On the date the lifetime maximum benefit amount has been reached | At the end of the month following the date of our receipt of your request of termination | On the date of fraud or material misrepresentation by you[13] | On the date we elect to discontinue this plan or type of coverage or all coverage in your state[14] | On the date an insured person is no longer a permanent resident of the United States | On the date you reach age 75 | Your dependent's coverage will terminate at the end of the month following the date such dependent ceases to be an eligible dependent. Premium will only be refunded for any full months paid beyond the termination date.

MO: adds to the Benefits section 'if a qualifying event occurs within 30 days following the effective date of coverage, we will pay no more than $500 of the lifetime maximum benefit amount selected' | [1]CO, MO: deletes 'or insane' | [2]DC: adds at the end 'except as mandated by D.C.' | [3]AL, IL: adds at the end 'unless taken as prescribed by a legally qualified physician' DC: deletes 'narcotics' IL: deletes 'directly or indirectly' LA: revised to read 'addiction of alcohol, narcotics, or hallucinogens, directly or indirectly' | [4]AL: adds at the end 'unless taken as prescribed by a legally qualified physician' and deletes 'or under the influence of intoxicants' DC, IN: deleted entirely IL: revised to read 'being intoxicated or under the influence of intoxicants that which is defined and determined by the laws of the state where the loss or cause of the loss was incurred, hallucinogens, narcotics or other drugs, unless taken as prescribed by a legally qualified physician' LA: revised to read 'being intoxicated or under the influence of intoxicants, hallucinogens or narcotics, directly or indirectly' TN: adds before 'hallucinogens' 'for alcohol intoxication this means over the legal limit of .08' UT: deletes 'being intoxicated or under the influence of intoxicants' and adds the exclusion 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit' | [5]IL: deletes 'or indirectly' and 'illegal activity or' IA, MO: deletes 'or your being incarcerated' NE: revised to read 'engaging in an illegal occupation' UT: adds 'as a voluntary participant' after 'activity' | [6]UT: adds at the end 'as a voluntary participant' | [7]MO: deletes 'or within the waiting period' | [8]AZ, DC, IA, NM, TN: deleted entirely IL: deletes 'or indirectly' | [9]IL: deletes 'or indirectly' | [10]IA: replaces 'guaranteed renewable to age 75' with 'conditionally renewable to age 75, or Medicare eligibility, whichever occurs first' | [11]LA: changes '31 days' to '45 days' and adds 'such rates will not increase more than once each six-month period following the initial twelve-month period' MS, NM, WI: changes '31 days' to '60 days' AK, UT: changes '31 days' to '45 days' | [12]NE: adds at the end '(subject to the grace period)' | [13]AL: add at the end 'subject to the Time Limit on Certain Defenses provision in the General Provisions section' | [14]AK: adds 'we will give you at least 45 days notice before the date coverage will be discontinued' TN: deleted entirely.

For use in AK, AL, AR, AZ, CO, DC, DE, IA, IL, IN, LA, MI, MS, MO, NE, NM, OH, RI, TN, UT and WI

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. Form CH-26113-IP (01/10), or its state variation.

Navigate life's twists and turns with the SureBridge portfolio of supplemental and life insurance products

- Dental
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- Accident Disability Direct
- Critical Illness Direct
- Critical Accident Direct
- Accident Companion
- Simplified Issue Term Life
- 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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