



## ProtectFit Plus

# Cash benefits to help cover expenses that result from serious injuries

### DID YOU KNOW?

Nearly  
**\$10,000**  
was the average cost of  
a hospital stay in 2010.<sup>1</sup>

**Accidents** can result in serious injuries that require **hospitalization, extended treatment and recovery**. **ProtectFit Plus** has two benefit level options. Both pay a blend of **lump-sum and daily cash benefits** to help cover the unexpected expenses that often accompany those injuries. The money can be used to **pay unexpected medical costs or everyday living expenses**.

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

### ProtectFit Plus At A Glance

#### Cash benefits can be used for:

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

- Coverage available for every member of your family
- High Plan pays up to a:
  - \$12,500 lump-sum cash benefit for a covered injury
  - \$2,000 one-time lump-sum intensive care hospital confinement benefit for a covered injury
  - \$1,000 one-time lump-sum hospital confinement benefit for a covered injury
  - \$300 daily cash benefit for hospital confinement
- Benefits are paid directly to you - not your doctor or hospital
- Affordable premiums that do not increase as you get older with coverage **starting at \$11 per month** for the low plan<sup>2</sup>




## Cash benefits paid directly to you. Apply today!

<sup>1</sup>The Healthcare Cost and Utilization Project, sponsored by the Agency for Healthcare Research and Quality (AHRQ). Statistical Brief 146, Costs for Hospital Stays in the United States, 2010, Anne Pfuntner, Lauren M. Wier, M.P.H., and Claudia Steiner, M.D., M.P.H. | <sup>2</sup>30 year old female, non-tobacco individual.

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# ProtectFit Plus

Make sure you are protected with other popular SureBridge products:

-  Simplified Issue Term Life
-  Dental
-  Vision

Inpatient Hospital Confinement Benefit		Low Plan	High Plan
Confinement must begin within 30 days of accidental injury			
<b>One-Time Lump-Sum Hospital Confinement<sup>1</sup></b>		\$500	\$1,000
<b>Daily Hospital Confinement:</b> Limited to 365 days per accidental injury		\$150 per day	\$300 per day
<b>One-Time Lump-Sum Intensive Care Hospital Confinement<sup>1</sup></b>		\$1,000	\$2,000
<b>Daily Intensive Care Hospital Confinement:</b> Limited to 15 days per accidental injury		\$250 per day	\$500 per day

Outpatient Emergency / Diagnostic Benefit	Low Plan	High Plan
<b>Accidental Injury Emergency Treatment<sup>2,3</sup>:</b>		
– You and/or your covered dependent spouse	\$100	\$150
– Your covered dependent children	\$50	\$100
<b>Major Diagnostic Exam:</b> CT Scan, MRI, EEG at hospital emergency room or urgent care facility <sup>1</sup>	\$100	\$200

Lump Sum Accidental Injury Benefit	Low Plan	High Plan
<b>Coma:</b> For duration of 7 or more days from date of accidental injury	\$6,250	\$12,500
<b>Paralysis:</b> Subject to 30 day elimination period		
– Quadriplegia (4 limbs)	\$6,250	\$12,500
– Paraplegia (lower limbs)	\$3,125	\$6,250
<b>Miscellaneous Surgery Procedures<sup>4,5</sup>:</b> Limited to 1 surgery procedure per day.		
Covered surgeries include: Repair of tendons/ligaments, torn rotator cuffs, ruptured discs, torn knee cartilages, Arthroscopy without surgery repair	\$325	\$625
Covered surgeries include: Open abdominal, cranial, hernia or thoracic surgery	\$625	\$1,250
<b>Burn<sup>2,3</sup>:</b> Benefits graded based on percentage of body surface burned		
	2 <sup>nd</sup> Degree / 3 <sup>rd</sup> Degree	
– From lowest benefit: Less than 10% of body surface	\$35/\$75	\$75/\$175
– To highest benefit: 90% or more of body surface	\$625/\$6,250	\$1,250/\$12,500

<sup>1</sup>Limited to one benefit per Policy year | <sup>2</sup>Treatment must be received within 72 hours | <sup>3</sup>Limited to one benefit per accidental injury | <sup>4</sup>Must be performed within 12 months of date of accidental injury | <sup>5</sup>Benefit maximum applies to each type of surgery.

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<b>Lump Sum Accidental Injury Benefit (continued)</b>	<b>Low Plan</b>	<b>High Plan</b>
<b>Skin Grafts<sup>1</sup>:</b> Maximum for all skin grafts combined	50% of lump-sum burn benefit paid	
<b>Fracture<sup>2</sup>:</b> Limited to 1 benefit per fracture type. Benefits graded based on type of fracture		
– Highest benefit: Hip or skull, depressed	\$875	\$1,750
– Lowest benefit: Toe or tailbone	\$100	\$175
<b>Dislocation<sup>2</sup>:</b> Limited to 2 dislocation benefits per insured person, per accidental injury. Benefits are graded based on type of dislocation. Covered dislocations include: hip, knee or shoulder, collar bone, lower jaw, wrist or elbow, toe or finger		
– Highest benefit: Hip	\$750	\$1,500
– Lowest benefit: Toe or finger	\$50	\$100
<b>Laceration<sup>2,3</sup>:</b> For lacerations that require suture, benefits graded on size of laceration		
– Highest benefit: suture in excess of 12.6cm	\$250	\$500
– Lowest benefit: suture less than 7.5cm	\$35	\$65
– No suture required	\$25	\$35
<b>Emergency Dental Repairs<sup>2,3</sup>:</b>		
– Broken teeth repaired with crown	\$150	\$300
– Broken teeth resulting in extraction	\$50	\$100
<b>Follow-up / Restorative Benefit</b>	<b>Low Plan</b>	<b>High Plan</b>
<b>Prosthesis<sup>3</sup></b>	\$375	\$750
<b>Blood Plasma / Platelets<sup>3</sup></b>	\$100	\$200
<b>Appliances<sup>3</sup></b>	\$100	\$150
<b>Hospital Rehabilitation Unit:</b> Limited to 30 days per accidental injury and 60 days per Policy year <sup>4</sup>	\$75 per day	\$150 per day
<b>Accidental Injury Follow-Up Physical Therapy<sup>5</sup></b>	\$25 per visit <sup>6</sup>	\$35 per visit <sup>7</sup>
<b>OR</b>		
<b>Accidental Injury Follow-Up Treatment<sup>5</sup></b>	\$25 per visit <sup>6</sup>	\$35 per visit <sup>7</sup>
<b>Transportation Benefit<sup>3</sup></b>	<b>Low Plan</b>	<b>High Plan</b>
<b>Emergency Air Ambulance</b>	\$1,250	\$2,500
<b>Emergency Ground/Water Ambulance</b>	\$125	\$250

<sup>1</sup> Must be performed within 12 months of date of accidental injury | <sup>2</sup> Treatment must be received within 72 hours | <sup>3</sup> Limited to one benefit per accidental injury | <sup>4</sup> Paid in lieu of daily hospital confinement per date of service | <sup>5</sup> Must follow hospital emergency room or urgent care center and begin within 30 days of initial onset of accidental injury | <sup>6</sup> Up to 5 visits per Policy year | <sup>7</sup> Up to 10 visits per Policy year.

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### Accidental Death and Dismemberment Benefit

Death or loss must occur within 90 days of accidental injury

	Low Plan		High Plan	
	You or Spouse	Your Child(ren)	You or Spouse	Your Child(ren)
<b>Death</b>	\$25,000	\$7,500	\$50,000	\$15,000
<b>Common Carrier Death</b>	\$75,000	\$12,500	\$150,000	\$25,000
<b>Dismemberment:</b>				
– Both arms and legs	\$25,000	\$7,500	\$50,000	\$15,000
– Two eyes, feet, hands, arms or legs	\$25,000	\$7,500	\$50,000	\$15,000
– One eye, foot, hand, arm or leg	\$6,250	\$1,750	\$12,500	\$3,500
– One or more fingers and/or toes	\$1,500	\$500	\$3,000	\$1,000

### Monthly Disability Benefit<sup>1</sup>

Total disability within 60 days of accidental injury. Subject to 21 day elimination period

	Low Plan		High Plan	
	You or Spouse	Your Child(ren)	You or Spouse	Your Child(ren)
	Not available		\$500	Not applicable



MONTHLY PREMIUMS	Low Option	High Option
Individual	\$11	\$23
Couple	\$22	\$46
Individual + Child(ren)	\$27	\$58
Family	\$41	\$90

Consumer Preferred Status: Based on 52% of applicants selecting the High benefit level (4/2013).

<sup>1</sup> Amount payable up to 12 continuous months. Must be actively at work at time of purchase for High plan only.

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. An Accidental Injury Only Insurance Policy Form CH-26110-IP (06/09), or its state variation | The information contained herein is accurate at the time of publication. This brochure provides only summary information and the benefits and rates may vary by state. This plan is not intended as a replacement for accident and sickness health insurance and should not be construed as such.

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## PROTECTFIT PLUS: OTHER IMPORTANT INFORMATION

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

- **Accidental Injury** means sudden, non-recurrent, traumatic, accidental and unanticipated damage to the body, not of gradual onset and requiring immediate medical attention, and not contributed to, directly or indirectly, by a sickness. The accidental injury must first occur after the insured person's coverage has become effective and while the coverage is in force under the Policy.<sup>1</sup>
- **Actively at Work** means you are: 1) working on a permanent basis at least 25 hours per week; and 2) performing the material and substantial duties of your regular job or any other job for which you are qualified by reason of education, training or experience.
- **Ambulance** means a ground, water or air vehicle, which is licensed as required by law as an ambulance, and is equipped to transport sick or injured people.
- **Confined/Confinement** means an insured person's medically necessary 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.
- **Covered Dependent** means an eligible dependent, as defined by your state, whose coverage has become effective under the Policy and has not terminated.
- **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 maintain on its premises organized facilities for medical, diagnostic and surgical care for sick and injured persons on an inpatient basis; maintain a staff of one or more duly licensed physicians; provide 24 hour nursing care by or under the supervision of a registered graduate professional nurse (R.N.); and is accredited as a hospital by the Joint Commission on Accreditation of Hospitals.<sup>2</sup>
- **Insured Person** means you or a covered dependent under the Policy.
- **Policy Year** means each consecutive 12-month period beginning with your effective date of coverage.
- **Surgery** means the performance of generally accepted operative and cutting procedures, including surgical diagnostic procedures, specialized instrumentation, endoscopic examinations, and other invasive procedures while an insured person is under local or general anesthesia, the correction of fractures and dislocations, and any of the procedures designated by current procedural terminology codes as surgery.
- **Total Disability or Totally Disabled** means due to an accidental injury, you are: 1) under a physician's care; and 2) unable to engage in any employment or occupation for which you are qualified by reason of education, training or experience and are not in fact actively at work, as certified by a physician upon our request.

### EXCLUSIONS AND LIMITATIONS

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

Sickness, including but not limited to pregnancy and childbirth<sup>3</sup> | Any care not medically necessary or benefits which are not specifically provided for in the Policy | Accidental injuries that do not first occur while the Policy is in force for the insured person | Hospital confinement for childbirth, including routine or normal newborn child care | Any act of war, declared or undeclared<sup>4</sup> | 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<sup>5</sup> | Mental or nervous disorders<sup>6</sup> | Having cosmetic surgery or other elective procedures that are not medically necessary<sup>7</sup> | Operating any motorized passenger vehicle for wage, compensation or profit<sup>8</sup> | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens directly or indirectly<sup>9</sup> | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly<sup>10</sup> | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated<sup>11</sup> | Committing or trying to commit a felony<sup>12</sup> | Mountaineering using ropes and/or other equipment, parachuting, hang gliding, racing any type of vehicle in an organized or unorganized event, sky diving, scuba diving below 130 feet, motorized racing, parasailing, experimental aviation, ultra-light flying, base jumping, bungee jumping, heli-skiing or heli-snowboarding<sup>13</sup> | Travel in or descent from any vehicle or device for aerial navigation, except as a fare-paying passenger in an aircraft operated by a commercial airline (other than a charter airline) certified by the U.S. Federal Aviation Administration (FAA), on a regularly scheduled passenger trip.

<sup>1</sup>IL: changes 'not contributed to, directly or indirectly, by a sickness' to 'is not directly related to a sickness or disease' UT: removes 'traumatic' and replaces 'damage to the body' with 'bodily injury' and adds 'and independent of disease or bodily infirmity' after 'sickness' | <sup>2</sup>AL: adds 'or in facilities having an agreement to provide' before 'medical' LA: adds 'is owned and operated by the State of Louisiana or any of its political subdivisions' AK, UT: removes 'is accredited as a hospital by the Joint Commission on Accreditation of Hospitals' | <sup>3</sup>KY: removes 'but not limited to' TN: adds 'except for complications of pregnancy' | <sup>4</sup>FL: adds 'except for terrorism' | <sup>5</sup>CO, MO: removes 'or insane' | <sup>6</sup>DC: adds 'as defined in the Policy' | <sup>7</sup>DC: adds 'except as mandated by D.C.' | <sup>8</sup>IL: deleted entirely | <sup>9</sup>AL, FL, KY: adds 'unless taken as prescribed by a physician' DC, KS, MI: deleted entirely IL: replaces 'directly or indirectly' with 'unless taken as prescribed by a physician' | <sup>10</sup>AK: adds 'unless administered on the advice of a physician' after 'narcotics' AL: adds 'unless taken as prescribed by a physician' and removes 'or under the influence of intoxicants' DC: revised to read 'the voluntary use of illegal drugs; the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions; and the intentional misuse of prescription drugs, except as mandated by D.C.' FL: revised to read 'an overdose of drugs, being intoxicated (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) or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly, unless taken as prescribed by a physician' IN, MI: 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 physician' KS, KY: adds 'unless taken as prescribed by a physician' UT: removes 'being intoxicated or under the influence of intoxicants' and adds the following new exclusion: 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit' | <sup>11</sup>IL: removes 'or indirectly' and 'illegal activity or' NE: revised to read 'engaging in an illegal occupation' UT: adds 'as a voluntary participant' after 'activity' | <sup>12</sup>UT: adds 'as a voluntary participant' | <sup>13</sup>IL: deleted entirely.

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## PROTECTFIT PLUS: OTHER IMPORTANT INFORMATION (continued)

### Coverage Information:

- **COVERAGE BEGINS:** Once your application is approved, and you have paid your initial premium, coverage will begin on the Policy date shown in the Policy schedule.
- **RENEWABILITY:** Your 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.<sup>1</sup>
- **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. Such change will be on a class basis.<sup>2</sup>
- **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<sup>3</sup> | At the end of the month following the date of our receipt of your request of termination<sup>4</sup> | On the date of fraud or material misrepresentation by you<sup>5</sup> | On the date we elect to discontinue this plan or type of coverage or all coverage in your state<sup>6</sup> | On the date an insured person is no longer a permanent resident of the United States | On the date you reach age 65 | 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.<sup>7</sup>

<sup>1</sup>FL, KS, KY: changes 'guaranteed' to 'conditionally' | <sup>2</sup>KY: section revised to read 'We reserve the right to change the table of premiums, on a class basis, however, the premium table will not be increased within 12 months from date of issue or date of renewal. The premium for the Policy may also change in amount by reason of an increase in the attained age of the insured person, the insured person's change in geographic location or an increase in the Policy benefit level. If we change the premiums, we will give the insured person a written notice of at least 31 days prior to the effective date of the new rates.' 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. The premium for the Policy may change in amount by reason of an increase in the attained age of the insured person, the insured person's change in geographic location, or an increase in the Policy benefit amounts' MS, NM, WI: changes '31 days' to '60 days' AK, FL, UT: changes '31 days' to '45 days' | <sup>3</sup>AK, NE: adds 'subject to the grace period' | <sup>4</sup>FL: revised to read "on the date of our receipt of your request for termination or on the date specified in the termination request" | <sup>5</sup>AL: adds 'subject to the Time Limit on Certain Defenses provision in the General Provisions section' KY: revised to read 'on the date of fraud or intentional misrepresentation of material fact under the terms of the Policy by you' | <sup>6</sup>AK: adds 'we will give you at least 45 days notice before the date coverage will be discontinued' FL: for discontinuing the plan or type of coverage, the following is added: 'on the date we elect to discontinue this plan or type of coverage' is revised by adding "we will give you at least 90 days notice before the date coverage will be discontinued. You will be offered an option to purchase any other coverage that we offer without regard to health status" and for discontinuing all coverage in your state, the following is added: 'we will give you and the proper state authority at least 180 days notice before the date coverage will be discontinued' ND, RI: deleted entirely | <sup>7</sup>FL: final sentence deleted entirely KS: Adds the following 'Cancellation by Insured Person' section: 'You may cancel the Policy at any time by written notice delivered or mailed to us, effective upon receipt of such notice on or on such late date as may be specified in such notice. In the event of cancellation, we will promptly return the unearned portion of any premium paid. The earned premium shall be computed by the use of the pro-rata method. Cancellation shall be without prejudice to any claim origination prior to the effective date of cancellation.' KY: last sentence revised to read 'Premium will be refunded for any unearned premium paid beyond the termination date.'

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

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Metal Gap

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