

Coverage to help keep your vision healthy and your world in focus

DID YOU KNOW?

3 in 4 Americans need some type of corrective lens.¹

An annual eye exam is about much more than healthy vision. It can help identify the early signs of serious health conditions like diabetes and high blood pressure.

Our Premiere Vision plan offers access to thousands of network providers nationwide through EyeMed Vision Care's "Select" Network of independent providers and retail chains including: LensCrafters®, Sears Optical®, Target Optical®, JCPenney Optical® and Pearle Vision® locations.

Applying is simple and can be completed in minutes.

Premiere Vision Plan At A Glance

- 100% coverage for routine eye exam²
- Discounts on contact lenses and additional savings from EyeMed³
- Complements your Original Medicare insurance plan
- Large network of providers to choose from. For a list of participating providers, visit EyeMedVisionCare.com and choose the "Select" network
- Coverage is available for you and your spouse
- Affordable premiums that do not increase as you get older with individual coverage for \$10⁰⁰ per month

Get coverage for your vision care needs. Apply today!

¹ www.StatisticBrain.com/corrective-lenses-statistics | ² Per insured, per 12 month period. | ³ EyeMed is a discount program only and not insurance.

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Premiere Vision

Make sure you are protected with other popular SureBridge products:



Dental



Final Expense Whole Life

| | Network Provider | Non-Network Provider |
|--|---|---|
| Eye Exam ¹ | 100% up to \$40 | 100% up to \$40 |
| | Standard uncoated plastic lenses, with \$10 copay | Standard uncoated plastic lenses, with \$10 copay |
| Lenses ¹ | Single Vision: 100% up to \$35 Bifocal: 100% up to \$55 Trifocal: 100% up to \$90 | Single Vision: 100% up to \$35 Bifocal: 100% up to \$55 Trifocal: 100% up to \$90 |
| Frames ¹ | \$10 copay with \$120 allowance | \$10 copay with \$60 allowance |
| Corrective Contact Lenses ¹ (in lieu of corrective spectacle lenses and frames) | \$10 copay with \$120 allowance | \$10 copay with \$120 allowance |

ADDITIONAL SAVINGS FROM EYEMED²

| You pay: | |
|--------------------------------------|--|
| Frames | 60% of retail |
| Lenses | Standard Scratch Resistance: \$15 Standard Progressive Lenses: \$65 Standard Polycarbonate: \$40 Tints (Solid and Gradient): \$15 UV Coating: \$15 Premium Progressive Lenses: \$65+ (80% of retail) less \$120 allowance Standard Anti-Reflective: \$45 Nonprescription Glasses and Sunglasses: 80% of retail Other Lens Options: 80% of retail |
| LASIK or PRK Vision Correction | 15% off retail or 5% off promotional price |

MONTHLY PREMIUMS Individual \$1000 Two Persons \$1800

The chart above is only an illustration of benefit and premium options per insured per 12 month period.

¹ Per insured, per 12 month period | ² EyeMed is a discount program only and not insurance. This program provides discounts only at certain contracted providers. You are obligated to pay all fees at the time of service, but will receive a discount from those providers who have contracted with the discount plan organization. The program does not make payments directly to the providers of medical services.



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PREMIERE VISION: OTHER IMPORTANT INFORMATION

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

Orthoptic or vision training and any associated supplemental testing | Plano lenses | Lens coating | Two pair of glasses, in lieu of bifocals or trifocals | Medical or surgical treatment of the eyes | Any type of corrective vision surgery, including LASIK surgery | Any eye examination, or any corrective eye wear, required by an employer as a condition of employment | Any services or supplies when paid under any Workers' Compensation or similar law | No-line bifocal or progressive lenses | Photochromic, transition or polycarbonate lenses | Lenticular lenses | Sub-normal vision aids or non-prescription lenses | Services rendered or supplies purchased outside the U.S. or Canada, unless the insured person resides in the U.S. or Canada and the charges are incurred while on a business or pleasure trip | Eyeglasses when the change in prescription is less than .5 Diopter | Experimental or investigational or non-conventional treatment or device | Eyeglass lens treatments, including "add-ons", UV coating, anti-reflective coating, scratch resistant coating, tinting, edge polishing | Oversized lenses | High index lenses of any material type | Fitting for contact lenses | Follow-up visits | Frames for corrective spectacle lenses | Charges incurred after the Policy has terminated or coverage has ended.

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 conditionally renewable, 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 45 days prior to the effective date of the new rates. Such change will be on a class basis.
- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be paid under the Policy: At the end of the month for which premium has been paid 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. 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 On the date we elect to discontinue all coverage in your state. We will give you and the proper state authority at least 180 days notice before the date coverage will be discontinued.

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. Vision insurance Preferred Provider Organization (PPO) Policy. Form CH-26120-IP (01/12) 00N FL.

Exclusions and Limitations from EyeMed:

Orthoptic or vision training, subnormal vision aids, and any associated supplemental testing | Aniseikonic lenses | Medical and/or surgical treatment of the eye, eyes or supporting structures | Corrective eye wear required by an employer as a condition of employment, and safety eye wear unless specifically covered under plan | Services provided as a result of any Workers' Compensation Law | Plano non-prescription lenses and non-prescription sunglasses (except for 20% discount) | Services or materials provided by any other group benefit providing for vision care | Two pair of glasses in lieu of bifocals or trifocals

For more information on SureBridge's supplemental insurance products, please visit

www.SureBridgeInsurance.com

SureBridgeInsurance.com 800-815-8535

Weekdays, 8am to 5pm in all time zones

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