



Underwritten by *The Chesapeake Life Insurance Company*

Critical Illness Direct



**Cash benefits paid directly to you ...
to help with expenses while you recover.**

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 carrier.
- 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 carrier.
- 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.



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 **\$100,000 lump-sum cash benefit** on a first diagnosis of a covered critical illness or qualifying event
- 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 \$2⁹¹ per month²**

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

Critical Illness Direct

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

BENEFIT OPTIONS	\$10,000 ¹	\$20,000	\$30,000	\$40,000	\$60,000	\$80,000	\$100,000
Qualifying Event paid at 100%							
Alzheimer's, ALS, life threatening cancer, coma (illness induced), heart attack, major organ transplant, stroke, end-stage renal failure.	\$10,000	\$20,000	\$30,000	\$40,000	\$60,000	\$80,000	\$100,000
Qualifying Event paid at 25%							
Cancer in situ, coronary bypass.	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000

MONTHLY PREMIUMS							
35 Year Old Male	\$7 ⁸⁵	\$15 ⁶⁹	\$23 ⁵⁴	\$31 ³⁹	\$47 ⁰⁸	\$62 ⁷⁸	\$78 ⁴⁷
35 Year Old Female	\$5 ²⁷	\$10 ⁵⁴	\$15 ⁸¹	\$21 ⁰⁷	\$31 ⁶¹	\$42 ¹⁵	\$52 ⁶⁹
40 Year Old Male	\$11 ²¹	\$22 ⁴²	\$33 ⁶³	\$44 ⁸⁴	\$67 ²⁶	\$89 ⁶⁸	\$112 ¹⁰
40 Year Old Female	\$7 ⁸⁵	\$15 ⁶⁹	\$23 ⁵⁴	\$31 ³⁹	\$47 ⁰⁸	\$62 ⁷⁸	\$78 ⁴⁷

This is only an illustration of benefit and premium options per non-tobacco covered person. Benefits reduce by half at age 70 | ¹This benefit level is guaranteed acceptance regardless of health or medical history; subject to eligibility requirements.

CRITICAL ILLNESS DIRECT: OTHER IMPORTANT INFORMATION

Definitions (See Policy for Other Important Definitions):

- **Diagnosis** means the definitive establishment of the qualifying event through the use of clinical and/or laboratory findings. The diagnosis must be made by a legally qualified physician who is also a board certified specialist where required under the Policy.
- **Qualifying Event** means one of the diseases, conditions or procedures listed which occurs while the Policy is in force and for which positive pathological or clinical diagnosis is made by a legally qualified physician based on diagnostic criteria generally accepted by the medical profession.

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.
- **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, subject to the Grace Period | 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 written request of termination | If the insured person performs an act or practice that constitutes fraud or intentional misrepresentation of material fact in applying for or procuring coverage, subject to the Time Limit on Certain Defenses provision appearing under the General Provisions section of the Policy | On the date we elect to discontinue this plan or type of coverage. We will give you at least 90 written 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 Commissioner at least 180 days written notice before the date coverage will be discontinued | On the date an insured person is no longer a permanent resident of the United States | On the next monthly anniversary date following your reaching 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. Any unearned premium which has been paid by you will be refunded on a pro rata basis.

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 Limited Benefit Health Coverage for Specified Critical Illness Policy, form CH-26113-IP (01/10) GA.

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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THE CHESAPEAKE LIFE INSURANCE COMPANY®

A Stock Company

(Hereinafter called: the Company, We, Our or Us)

Home Office: Oklahoma City, Oklahoma

Administrative Office: P.O. Box 982010

North Richland Hills, Texas 76182-8010

Customer Service: 1-800-815-8535

**LIMITED BENEFIT HEALTH COVERAGE FOR SPECIFIED CRITICAL ILLNESS POLICY
OUTLINE OF COVERAGE FOR POLICY FORM CH-26113-IP (01/10) GA**

- 1. The coverage is designed only as a supplement to a comprehensive health insurance Policy and should not be purchased unless You have this underlying coverage.
- 2. **READ YOUR POLICY CAREFULLY!** This Outline of Coverage provides a very brief description of some of the important features of Your Policy. This is not the insurance contract and only the actual Policy provisions will control. The Policy itself sets forth, in detail, the rights and obligations of both You and Us. It is, therefore, important that You **READ YOUR POLICY CAREFULLY.**
- 3. **LIMITED BENEFIT HEALTH COVERAGE FOR SPECIFIED CRITICAL ILLNESS POLICY –** Specified disease coverage is designed to provide restricted coverage paying benefits ONLY when certain losses occur as a result of a Qualifying Event. **Coverage is NOT provided for basic hospital, basic medical-surgical, or major medical expenses or loss from Injury or accident.**
- 4. **SCHEDULE OF BENEFITS –**

LIFETIME MAXIMUM BENEFIT AMOUNT

- Primary Insured:**
 - \$10,000 \$20,000
 - \$30,000 \$40,000 \$60,000
 - \$80,000 \$100,000
- Dependent spouse:**
 - No Benefit \$10,000 \$20,000
 - \$30,000 \$40,000 \$60,000
 - \$80,000 \$100,000
- Dependent child(ren):**
 - No Benefit \$10,000 \$20,000
 - \$30,000 \$40,000 \$60,000
 - \$80,000 \$100,000

WAITING PERIOD: 30 days from the Effective Date of Coverage.

QUALIFYING EVENT

BENEFIT PERCENTAGE

Alzheimer’s Disease	100%* of Lifetime Maximum Benefit Amount
Amyotrophic Lateral Sclerosis	100%* of Lifetime Maximum Benefit Amount
Cancer In Situ	25%* of Lifetime Maximum Benefit Amount
Coronary By-Pass	25%* of Lifetime Maximum Benefit Amount

***THE BENEFIT PERCENTAGE WILL BE REDUCED BY ONE-HALF ON THE DATE AN INSURED PERSON REACHES AGE 70.**

QUALIFYING EVENT

BENEFIT PERCENTAGE

End Stage Renal Failure	100%* of Lifetime Maximum Benefit Amount
Heart Attack	100%* of Lifetime Maximum Benefit Amount
Life-Threatening Cancer	100%* of Lifetime Maximum Benefit Amount
Major Organ Transplant	100%* of Lifetime Maximum Benefit Amount
Stroke	100%* of Lifetime Maximum Benefit Amount

***THE BENEFIT PERCENTAGE WILL BE REDUCED BY ONE-HALF ON THE DATE AN INSURED PERSON REACHES AGE 70.**

5. **BENEFITS** - Upon receipt of proof of the occurrence of a Qualifying Event, We will pay the Benefit Percentage of the Lifetime Maximum Benefit Amount, as shown in the POLICY SCHEDULE – SCHEDULE OF BENEFITS provided that the Qualifying Event occurred after the Waiting Period set forth in the POLICY SCHEDULE – SCHEDULE OF BENEFITS.

The Benefit Percentage shown in the POLICY SCHEDULE – SCHEDULE OF BENEFITS, will be reduced by one-half on the date an Insured Person reaches age 70.


In no event will We pay more than the Lifetime Maximum Benefit Amount during an Insured Person's lifetime.

6. **EXCLUSIONS AND LIMITATIONS** – We will not provide any benefits for any loss caused by, resulting from or in connection with:

1. An Injury or accident;
2. Any care or benefits which are not specifically provided for in the Policy;
3. Any act of war, declared or undeclared;
4. Active military duty in the service of any country;
5. Participation in a riot, civil commotion or insurrection;
6. Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane;
7. 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;
8. Experimental or investigational medicine;
9. Cosmetic surgery;
10. Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly, unless administered upon the advice of a Physician;
11. An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly, unless administered upon the advice of a Physician;
12. Directly or indirectly engaging in an illegal occupation or a felony or an attempted felony.

Benefits will not be payable for:

1. A Qualifying Event, which occurs prior to an Insured Person's Effective Date of Coverage or within the Waiting Period as specified in the POLICY SCHEDULE – SCHEDULE OF BENEFITS;
2. Any Qualifying Event caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex;
3. Any condition that is not Diagnosed as a Qualifying Event, as defined in the Policy;
4. Loss resulting from any other disease, sickness or incapacity, other than loss resulting from a Qualifying Event, as defined in the Policy. 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
5. Any amounts in excess of the Lifetime Maximum Benefit Amount.



Navigate life's twists and turns

with the SureBridge portfolio
of supplemental and life
insurance products

Qualifying Event occurring during the Waiting Period

If a Qualifying Event occurs during the Waiting Period, You must elect (a.) whether the Policy is to be voided and a full premium refund issued, or (b.) if the Policy is to remain in force. If the Policy remains in force, the diagnosed Qualifying Event will be subject to a six month pre-existing condition limitation beginning from the Effective Date of Coverage.

- 7. RENEWAL CONDITIONS.** The Policy is guaranteed renewable to the next monthly anniversary date following Your reaching age 75, at Your option, subject to the Company's right to discontinue or terminate the coverage as provided in the TERMINATION OF COVERAGE section of the Policy. Any change in rates will be effective on the next following premium due date. Please read the Premium Changes provision of the Policy carefully. The Company reserves the right to change the applicable table of premium rates on the Class Basis with a 60 day written notice.
- 8. PREMIUMS.** We reserve the right to change the table of premiums, on a Class Basis, becoming due under the Policy at any Policy anniversary; provided, We have given You written notice of a least 60 days prior to the effective date of the new rates. Such change will be on a Class Basis.

CH-26113-IP (01/10) OC GA

Dental | Accident Direct | 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 | Metal Gap

SureBridgeInsurance.com
800-815-8535

Weekdays, 8am to 5pm in all time zones



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