



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

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.

Cash benefits can be used for:

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

Critical Illness Direct At A Glance

- Pays up to a **\$100,000 lump-sum cash benefit** upon a 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 \$2⁹¹ per month²**

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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Critical Illness Direct

Pays a lump-sum benefit upon a diagnosis 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, 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
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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.

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. 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.

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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.

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:	<input type="checkbox"/> \$10,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$30,000 <input type="checkbox"/> \$40,000 <input type="checkbox"/> \$60,000 <input type="checkbox"/> \$80,000 <input type="checkbox"/> \$100,000
Dependent spouse:	<input type="checkbox"/> \$10,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$30,000 <input type="checkbox"/> \$40,000 <input type="checkbox"/> \$60,000 <input type="checkbox"/> \$80,000 <input type="checkbox"/> \$100,000
Dependent child(ren):	<input type="checkbox"/> \$10,000 <input type="checkbox"/> \$20,000 <input type="checkbox"/> \$30,000 <input type="checkbox"/> \$40,000 <input type="checkbox"/> \$60,000 <input type="checkbox"/> \$80,000 <input type="checkbox"/> \$100,000

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

<u>QUALIFYING EVENT</u>	<u>BENEFIT PERCENTAGE</u>
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.

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.

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



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Fixed Indemnity Direct



Metal Gap

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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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