

## Accident Coverage

# Accident Companion

As premium costs for health insurance continue to increase, many are purchasing plans with a higher deductible and coinsurance. Our Accident Companion plan is designed to help with out-of-pocket costs for accidental injuries.





## Cash benefits paid directly to you, not your doctor or hospital.

**Accidents happen** and the **Accident Companion** plan can help you financially when they do. The plan offers **four budget-friendly benefit level options**. When you receive treatment for an accidental injury, the plan pays **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.

## Accident Companion at a Glance



Pays lump-sum cash benefits for accidental injuries even if benefits are also paid under Workers Compensation<sup>1</sup>, up to:

- **\$10,000 lump-sum cash benefit** for accidental injuries that result in a hospital confinement
- **\$1,000 lump-sum cash benefit** per injury for emergency treatment received in an ER or urgent care facility
- **\$1,000 lump-sum cash benefit** for major diagnostic exam (one exam per Policy year)
- **\$100 lump-sum cash benefit** per visit for follow-up treatment or physical therapy (up to five visits per Policy year)



Benefits are paid directly to you, not your doctor or hospital. Cash benefits can be used for:

- Copays or coinsurance
- Rent/Mortgage
- Car payment
- Child care
- Everyday living expenses



Affordable premiums that do not increase as you get older with coverage **starting at \$7.50 per month.**<sup>2</sup>



### Did You Know?

**1** in **8** people seeks  
**medical attention**  
from an injury each year.<sup>3</sup>

<sup>1</sup> Benefits are not coordinated with Workers' Compensation. Exclusions & Limitations and Policy provisions may apply. For a complete listing of benefits, exclusions and limitations, please refer to your Policy. | <sup>2</sup> For coverage Option 1. See chart on next page for full list of coverage option levels. | <sup>3</sup> National Safety Council, Injury Facts, 2014



<b>BENEFITS</b> per person per accidental injury	<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>	<b>Option 4</b>
Hospital Confinement <sup>1</sup> <i>(one per Policy year)</i>	\$2,500	\$5,000	\$7,500	\$10,000
Emergency Treatment <sup>2</sup> <i>(within 72 hours of injury)</i>	\$250 per injury	\$500 per injury	\$750 per injury	\$1,000 per injury
Major Diagnostic Exam <i>(one per Policy year at hospital or urgent care center)</i>	\$250	\$500	\$750	\$1,000
Follow-up Treatment <sup>3</sup> <i>(up to five visits per Policy year)</i> <b>OR</b> Follow-up Physical Therapy <sup>3</sup> <i>(up to five visits per Policy year)</i>	\$50 per visit	\$100 per visit	\$100 per visit	\$100 per visit
<b>MONTHLY PREMIUMS</b>	<b>\$7.50</b>	<b>\$15.00</b>	<b>\$21.50</b>	<b>\$28.00</b>

The chart above is only an illustration of benefit and premium options per covered person. Benefits and premiums may vary by state.

<sup>1</sup> Hospital confinement must begin within 30 days of the accidental injury | <sup>2</sup> Treatment in Emergency Room or Urgent Care Facility | <sup>3</sup> Benefits following Emergency Room or Urgent Care treatment and therapy provided within 30 days of initial onset. Follow-up treatment and physical therapy received on the same day will only receive one benefit. For MD, the 30 day requirement is removed for follow-up physical therapy benefits only.

## 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 company.
- 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 company.
- 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.



## 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 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>
- **First Occur, First Occurred or First Occurrence** means an accidental injury for which diagnosis, treatment, surgery or advice by a physician, or manifested symptoms, initially occurred while the Policy is in force for the insured person and for the first time in the insured person's lifetime.<sup>2</sup>
- **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>3</sup>
- **Policy Year** means each consecutive 12 month period beginning with your effective date of coverage.
- **Urgent Care Center** means a free-standing facility, center or other entity that operates primarily to provide specialty medical treatment of an unforeseen, unexpected accidental injury on an urgently needed or prompt basis.

## 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>4</sup> | Any care not medically necessary (except as specifically provided in the Policy) or benefits which are not specifically provided for in the Policy<sup>5</sup> | Hospital Confinement for childbirth, including routine or normal newborn child care<sup>6</sup> | Accidental Injuries that do not first occur while the Policy is in force for the insured person<sup>7</sup> | Any act of war, declared or undeclared<sup>8</sup> | Active military duty in the service or any country<sup>9</sup> | Participation in a riot, civil commotion or insurrection<sup>10</sup> | Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane<sup>11</sup> | Mental or Nervous disorders<sup>12</sup> | Having cosmetic surgery or other elective procedures that are not medically necessary<sup>13</sup> | Operating any motorized passenger vehicle for wage, compensation or profit<sup>14</sup> | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly<sup>15</sup> | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly<sup>16</sup> | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated<sup>17</sup> | Committing or trying to commit a felony<sup>18</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, para-sailing, experimental aviation, ultra-light flying, base jumping, bungee jumping, heli-skiing or heli-snowboarding<sup>19</sup> and | 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>20</sup>

<sup>1</sup>AR: removes 'traumatic' IL: revises 'and not contributed to, directly or indirectly, by a sickness' to 'and is not directly related to a sickness or disease' UT: removes 'traumatic' and revises 'damage to the body' to 'bodily injury' VA: revises to 'accidental bodily injury sustained by the insured person which are the direct result of an accident, independent of disease or bodily infirmity or any other cause, and which occur while the insurance is in force' <sup>2</sup>MD: removes 'initially' and 'and for the first time in the insured person's lifetime' VA: revises to 'Occur, Occurred or Occurrence means an accidental injury for which diagnosis, treatment, surgery or advice by a physician, or manifested symptoms, occurred while the Policy is in force for the insured person' <sup>3</sup>AK, UT: removes last provision IA: revises to '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: be operated pursuant to Iowa law; be primarily and continuously engaged in providing and operating, either on its premises or in facilities available to the hospital on a prearranged basis and under the supervision of a staff of duly licensed physicians, medical diagnostic and major surgical facilities for the medical care and treatment of sick or injured persons on an inpatient basis for which a charge is made; and provide 24 hour nursing care by or under the supervision of a registered graduate professional nurse (R.N.). IL: adds 'or in facilities having an agreement to provide' after 'organized facilities for' LA: adds the provision 'is owned and operated by the State of Louisiana or any of its political subdivisions' VA: adds 'or facilities available to the hospital on a prearranged basis' after 'premises' <sup>4</sup>KY: removes 'but not limited to' NC: removes 'including but not limited to pregnancy and childbirth' TN: adds 'except for complications of pregnancy' after 'pregnancy' <sup>5</sup>MD: removes 'not medically necessary' WY: revises to read 'any care or benefits which are not specifically provided for in the Policy' <sup>6</sup>VA: adds 'or unless otherwise stated in the Policy' <sup>7</sup>VA: removes entirely <sup>8</sup>NC: adds 'except for terrorism' VA: adds "'war' does not include terrorism' <sup>9</sup>VA: removes entirely <sup>10</sup>MD: removes entirely MI: revises to 'participation in a civil infraction or other activity that rises to the level of a misdemeanor or felony' NC: adds 'active' before 'participation' UT: adds 'voluntary' before 'participation' VA: removes 'civil commotion' <sup>11</sup>CO, MD: deletes 'or insane' MI: removes entirely <sup>12</sup>VA: revises 'nervous' to 'emotional' <sup>13</sup>DC: adds 'except as mandated by DC' MD: replaces 'that are not medically necessary' with 'when the treating physician determines that the treatment is cosmetic or elective' WY: removes 'that are not medically necessary' <sup>14</sup>IL, VA: removes entirely NC: adds 'such as a taxi or for racing' after 'vehicle' <sup>15</sup>AK, AL, IL, KY, WY: adds at the end 'unless taken ('used' for WY) as prescribed by a physician' DC, KS, MD, MI, VA: removes entirely IL, UT: removes 'directly or indirectly' LA: revised to 'addiction of alcohol, narcotics, or hallucinogens, directly or indirectly' NC: adds 'unless administered on the advice of a physician' <sup>16</sup>AK, AL, KS, WY: adds at the end 'unless taken ('used' for WY) as prescribed by a physician' AL: removes 'or under the influence of intoxicants' DC: revised to '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 DC' IL: revises to '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' IN, KY: adds at the end 'unless administered on the advice of a physician' LA: removes 'an overdose of drugs' and 'or other drugs' MD, MI: removes entirely NC: adds 'unless administered on the advice of a physician' NE: removes 'or other' and adds 'unless administered on the advice of a physician or other illegal drugs' after 'narcotics' TN: adds 'for alcohol intoxication this means over the legal limit of .08' after 'intoxicated' UT: revises to 'an overdose of drugs, hallucinogens, narcotics or other drugs' and adds the new exclusion 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit, in the jurisdiction where the loss occurred' VA: revises to 'alcoholism and drug addiction' <sup>17</sup>IA, MD: deletes 'or your being incarcerated' IL: removes 'or indirectly' and 'illegal activity or' MD: removes entirely NE: revised to read 'engaging in an illegal occupation' UT: revises to 'Engaging in an illegal occupation or illegal activity as a voluntary participant, or your being incarcerated' VA: removes 'or illegal activity or your being incarcerated' <sup>18</sup>MD: removes entirely MI: revises to 'commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation or other willful criminal activity per Michigan Compiled Law Section 500.3452' UT: adds 'as a voluntary participant' <sup>19</sup>IA: revises to read 'aviation, including experimental aviation, or ultra-light flying' IL, VA: removes entirely <sup>20</sup>NC: adds the new exclusion 'Services or supplies for the treatment of an occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act' VA: revises 'travel in or descent from any vehicle or device for aerial navigation' to 'aviation'

## Other Important Information (continued)

### Coverage Information:

- **COVERAGE BEGINS:** Once Chesapeake has approved your application and you have paid your premium, coverage will begin on the Policy date shown in the Policy schedule.<sup>1</sup>
- **RENEWABILITY:** Your Policy is guaranteed renewable to age 65, subject to Chesapeake's right to discontinue or terminate the coverage as provided in the Termination of Coverage section of the Policy.<sup>2</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. The premium for the Policy is based on the issue age of the insured person at the time in which the Policy becomes effective.<sup>3</sup>
- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be payable under the Policy<sup>4</sup>: At the end of the month for which premium has been paid<sup>5</sup> | At the end of the month following the date of our receipt of your request of termination<sup>6</sup> | On the date of fraud or material misrepresentation by you<sup>7</sup> | On the date we elect to discontinue this plan or type of coverage or all coverage in your state<sup>8</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>9</sup>

<sup>1</sup>VA: adds at the beginning 'In consideration of your premiums paid as shown in the Policy schedule, and' | <sup>2</sup>IA: revises to read 'Your Policy is conditionally renewable to age 65, or Medicare eligibility, whichever occurs first, subject to Chesapeake's right to discontinue or terminate coverage as provided in the termination of coverage section of the Policy.' KS, KY, TN, VA: revises 'guaranteed' to 'conditionally' | <sup>3</sup>AK, UT: revises '31 days' to '45 days' KY: revises to read 'Chesapeake reserves 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. 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: revises '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' MD: revises '31 days' to '40 days' MS, NM, WI: revises '31 days' to '60 days' NC: adds at the beginning 'The table of premiums for the Policy is guaranteed to not change for twelve months from the effective date of coverage. After expiration of this twelve month period,' changes '31 days' to '45 days' and adds at the end 'and the new rates are approved by North Carolina Department of Insurance. The approved rates shall be guaranteed for a period of not less than 12 months' | <sup>4</sup>MD: adds '(subject to the Extension of Benefits provision)' | <sup>5</sup>KY, NE: adds '(subject to the grace period)' MD: adds '(subject to the Grace Period provision)' NC: revises 'month' to 'grace period' and adds 'not' before 'paid' VA: adds 'not' before 'been paid' and adds '(subject to the grace period)' | <sup>6</sup>KS, OH: provision deleted MD: revises to 'if your mode of premium is monthly, at the end of the month through which premium has been paid, following the date of our receipt of your request of termination' and adds the provision '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' VA: revises to 'effective upon our receipt of your request of termination or on such later date as may be specified in the notice' | <sup>7</sup>AL: adds 'subject to the Time Limit on Certain Defenses provision in the general provisions section' KS, KY, OH: revises to read 'on the date of fraud or intentional misrepresentation of material fact by you' KY: adds 'under the terms of the Policy' after 'material fact' MD: adds '(subject to the Time Limit on Certain Defenses provision)' NC: removes entirely VA: revises to 'on the date of fraudulent misstatements in the application by you' | <sup>8</sup>AK: adds 'we will give you at least 45 days notice before the date coverage will be discontinued' NC: adds 'we will provide you with a 180 day notice in the event we terminate the plan' TN: adds 'laterally' after 'discontinue' ND: provision deleted | <sup>9</sup>KS, NC, OH: deletes last sentence KY: revises 'full months' to 'unearned premium' and removes 'only' MD: revises to 'any unearned premium which has been paid by you will be refunded on a pro rata basis' VA: revises to 'The unearned portion of any premium paid will be refunded promptly. The earned premium shall be computed pro rata'

For use in AK, AL, AR, AZ, CO, DC, DE, IA, IL, IN, KS, KY, LA, MD, MI, MO, MS, NC, ND, NE, NM, OH, TN, UT, VA, WI and WY

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 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. Form CH-26122-IP (01/11), or its state variation.

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