



Underwritten by *The Chesapeake Life Insurance Company*

Metal Gap Plan



Cash benefits to help cover expenses ...
left by your health insurance.

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.



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.



Metal Gap Plan

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

DID YOU KNOW?

43% of those with private insurance said their deductible was either **difficult or impossible to afford.**¹

SureBridge insurance products provide an added layer of coverage designed to fill financial gaps left by your health plan coverage. They **help you manage out-of-pocket expenses such as deductibles, coinsurance and co-payments.** This type of coverage is especially important to those who may have health insurance plans with lower premiums but higher out-of-pocket expenses.

The Metal Gap plan comes in three benefit levels that helps **complement the Bronze, Silver and Gold Affordable Care Act (ACA) plans.**

SureBridge Metal Gap At A Glance

Cash benefits can be used for:

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

- Helps to fill gaps left by Bronze, Silver and Gold level ACA compliant health insurance plans
- Pays a lump-sum cash benefit even if benefits are also paid under Workers' Compensation², up to:
 - \$6,000 for hospital confinement
 - \$3,000 for outpatient surgery
 - \$500 for Emergency Room treatment related to an injury
- Benefits are paid directly to you - not your doctor or hospital
- Available at affordable rates
- Applying is simple and can be completed in minutes

¹ InsuranceNewsNet Magazine, March 2015 issue. Magazine source: The Commonwealth Fund | THIS POLICY PROVIDES LIMITED BENEFITS. This type of plan is not considered "minimum essential coverage" under the Affordable Care Act and therefore a Lump Sum Fixed Indemnity Insurance Policy does not satisfy the individual mandate that you have health insurance coverage. If you do not have other health insurance coverage, you may be subject to a tax penalty. | ² 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.

Metal Gap Plan

DID YOU KNOW?

~**70%** of people at least somewhat agree they regularly underestimate the total cost of an injury or illness, including medical, household and out-of-pocket expenses.²

An estimated 85%¹ of people who buy health insurance on an exchange receive subsidies, making premiums more affordable - however there are still out-of-pocket expenses that must be paid. A Metal Gap plan from SureBridge helps give you a layer of financial protection by providing **cash benefits**. The money is **paid directly to you**, not the hospital, and can be **used for anything you choose**. It's your money, your decision.

Metal Gap Benefits			
Designed to coordinate with:	Gold	Silver	Bronze
Benefits (per person, per calendar year)*	Plan A	Plan B	Plan C
Hospital Confinement (Lump Sum)	\$2,000	\$4,000	\$6,000
Outpatient Surgery	\$1,000	\$2,000	\$3,000
Emergency Room (Injury only)	\$250	\$350	\$500

Note: Maximum benefit per person, in a calendar year is equal to the Hospital Confinement benefit. Maximum benefit per family, in a calendar year is equal to 2 times the Hospital Confinement benefit. | * Subject to 30-day waiting period for sickness; 0 days for injury. For MD, MO and ND, all references to Waiting Period are removed.

Monthly Premiums			
30 Year Old Non-Tobacco Male	\$17 ⁷⁹	\$34 ⁴⁷	\$51 ⁵³
30 Year Old Tobacco Male	\$21 ³⁵	\$41 ³⁶	\$61 ⁸⁴
30 Year Old Non-Tobacco Female	\$32 ⁶²	\$63 ²⁰	\$94 ⁴⁶
30 Year Old Tobacco Female	\$39 ¹⁴	\$75 ⁸⁴	\$113 ³⁵
45 Year Old Non-Tobacco Male	\$29 ⁹¹	\$57 ⁹⁷	\$86 ⁶⁴
45 Year Old Tobacco Male	\$35 ⁸⁹	\$69 ⁵⁶	\$103 ⁹⁷
45 Year Old Non-Tobacco Female	\$36 ⁷⁸	\$71 ²⁸	\$106 ⁵⁴
45 Year Old Tobacco Female	\$44 ¹⁴	\$85 ⁵⁴	\$127 ⁸⁵
Dependent Child (0-17 years of age)	\$24 ⁸³	\$47 ⁸³	\$71 ⁴⁴

The chart above is only an illustration of premium options. Premiums may vary by state.

¹ U.S. Department of Health and Human Services | ² 2014 Aflac WorkForces Report.

METAL GAP PLAN: OTHER IMPORTANT INFORMATION

Definitions (See Policy for Other Important Definitions):

Confined/Confinement means an insured person's 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.¹

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: (1) Maintain on its premises organized facilities for medical, diagnostic and surgical care for sick and injured persons on an inpatient basis; (2) Maintain a staff of one or more duly licensed physicians; (3) Provide 24 hour nursing care by or under the supervision of a registered graduate professional nurse (R.N.); and (4) Is accredited as a hospital by the Joint Commission on Accreditation of Hospitals. Hospital does not include: a hospice unit; convalescent home; rest or nursing facility; extended care facility; skilled nursing facility or a facility primarily affording rehabilitation care, custodial or educational care, or care for the aged; mental health facility; substance abuse treatment facility; military or veteran's hospital (unless insured is required to pay charges).²

Injury means bodily harm caused by an accident resulting in unforeseen trauma requiring immediate medical attention and is not contributed to, directly or indirectly, by an sickness.³

Pre-Existing Condition means a medical condition, sickness or injury not excluded by name or specific description for which: (1) Medical advice, consultation, or treatment was recommended by or received from a medical practitioner acting within the scope of his or her license, within the **one year** period before the effective date of coverage; or (2) Symptoms existed which would cause an ordinarily prudent person to seek diagnosis, care or treatment within the **one year** period before the effective date of coverage.⁴

Sickness means an illness or disease.⁵

Waiting Period means the consecutive period of time beginning from the effective date of coverage in which an insured person must be insured under the Policy before benefits are payable.⁶

¹LA: adds 'inpatient' before 'admission' LA, TN: removes 'for which a daily charge for room and board is made for each day of confinement' | ²AK: removes (4) entirely IA: revises (1) to 'be operated pursuant to Iowa law,' revises (2) to '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 removes (4) and all provisions regarding 'military or veteran's hospital' IL: for provision (1), 'or in facilities having an agreement to provide' is added after 'organized facilities for' LA, TN: removes 'for which a charge is made that the insured person is legally obligated to pay' LA: adds '(5) is owned and operated by the State of Louisiana or any of its political subdivisions' PA: removes 'and surgical care' from (1), removes (2) entirely UT: revises to 'a facility that is licensed and operating within the scope of such license' | ³CA: removes 'caused by an accident' and 'directly or indirectly' IL: revises 'contributed to directly or indirectly, by' to 'directly related to' IN: removes 'resulting in unforeseen trauma' PA: removes 'by an sickness' | ⁴CA: revises 'medical advice, consultation' to 'diagnosis' and removes 'recommend by or' and entire second provision DC: removes 'an ordinarily prudent' MD: revises opening to 'a medical condition that was not revealed in the application for the Policy unless the condition is excluded by means of a signed waiver attached to this contract' and first provision revises 'medical practitioner acting within the scope of his or her license' to 'physician' NC, ND, NE, PA, WY: removes second provision entirely NC: removes 'not excluded by name or specific description' NM, WY: revises 'one year' to 'six month' PA: removes 'consultation' from (1) | ⁵NC: adds 'including complications of pregnancy' PA: adds 'which is diagnosed or treated after the insured person's coverage becomes effective and while the coverage is in force' | ⁶MD, MO, ND: removes entirely TN: adds 'Such period will not exceed 30 days for sickness. There is no waiting period for injury'

METAL GAP PLAN: OTHER IMPORTANT INFORMATION (continued)

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: The 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.⁷

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.⁸

TERMINATION OF COVERAGE: Your coverage will terminate and no benefits will be payable under the Policy⁹: At the end of the period for which premium has been paid (subject to the grace period) | On the date you reach age 65¹⁰ | 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 termination¹¹ | 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 date¹² | On the date of fraud or material misrepresentation by you¹³ | On the date we elect to discontinue this plan or type of coverage or all coverage in your state¹⁴ | On the date an insured person is no longer a permanent resident of the United States.¹⁵

Exclusions and Limitation:

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

Any care or benefits which are not specifically provided for in the Policy | Routine and/or preventive physician office visits¹⁶ | Any act of war, declared or undeclared¹⁷ | Active military duty in the service of any country¹⁸ | Participation in a riot, civil commotion or insurrection¹⁹ | Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane²⁰ | Mental or Nervous Disorders | Mandibular or maxillofacial surgery to correct growth defects after one year from the date of birth, jaw disproportions or malocclusions, or to increase vertical dimension or reconstruct occlusion²¹ | Weight loss or modification, or complications arising therefrom, or procedures resulting therefrom, or for surgical treatment of obesity, including wiring of the teeth and all forms of surgery performed for the purpose of weight loss or modification | Breast reduction or augmentation unless necessary in connection with breast reconstructive surgery following a mastectomy performed while insured under the Policy²² | Modification of the physical body in order to improve the psychological mental or emotional well-being of the insured person, such as sex-change surgery²³ | 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 facility²⁴ | Experimental or investigational medicine²⁵

⁷IA, KY, TN: revises 'guaranteed' to 'conditionally' NC: adds 'at the option of the insured, unless sufficient notice of non-renewal is given to you in writing by us' after 'age 65' and adds 'Any rate adjustment will be preceded by a 45 day notice' PA: removes 'guaranteed' and 'to age 65' | ⁸FL: revises '31 days' to '45 days' and adds 'and any premium rates will be approved by the Florida Insurance Department' IL: removes 'and from time to time' KY: revises to '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 the date of issue or date of renewal. The premium for the Policy may change in amount by reason of an increase in the attained age of the insured person. The premium for the Policy may also change in amount by reason of a change in occupation, the insured person's change in geographic location or an increase in the Policy's 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: 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: adds 'any increase in rates by mail' after 'written notice of' and revises '31 days' to '40 days' NC: revises 'at any time and from time to time' to 'for a period not less than twelve months' and adds 'and the new rates are approved by the Commissioner of North Carolina Department of Insurance' PA: adds 'and any increase in premium rates has been approved by the Pennsylvania Department of Insurance' AK, NC, UT: revises '31 days' to '45 days' MS, NM, WI: revises '31 days' to '60 days' | ⁹MD: adds 'subject to the Extension of Benefits provision' | ¹⁰PA: removes entirely' | ¹¹AK: revises to 'on the date we receive your request of termination. We will promptly return any unearned portion of the premium paid, but in any event shall return the unearned portion of the premium within 45 days. The earned premium shall be computed on a pro-rata basis' FL: revises to read 'upon our receipt of your request of termination' OH: revises to 'on the date we receive your request of termination' | ¹²AK, FL, OH: removes entirely | ¹³AL, MD: adds 'subject to the Time Limit on Certain Defenses provision (AL only adds 'in the General Provisions section')' IL: revises 'material' to 'intentional' KY: revises to 'on the date of fraud or intentional misrepresentation of material fact under the terms of this by you' NC: removes entirely | ¹⁴AK: adds 'we will give you at least 45 days notice before the date coverage will be discontinued. FL, ND: removes entirely LA: adds 'we will provide written notice to you of such discontinuation at least 60 days prior to the date coverage will discontinue' NC: adds 'we will provide you with a 180 day notice in the event we terminate the plan' | ¹⁵AK: adds to the section 'We will promptly return any unearned portion of the premium paid, but in any event shall return the unearned portion of the premium within 45 days. The earned premium shall be computed on a pro-rata basis.' FL: adds to the section 'If you request termination, we will promptly return any unearned portion of the premium paid. Any earned premium shall be computed on a pro-rata basis. Cancellation shall be without prejudice to any claim originating prior to the effective date of coverage. Any premium we accept beyond the date coverage terminates will extend coverage through the end of the period for which premium has been accepted' ND: removes entirely | ¹⁶MD, OH: removes entirely | ¹⁷FL: adds 'except for terrorism' NC: adds 'except for terrorism' | ¹⁸PA: adds 'subject to the Military Service Reinstatement provision' | ¹⁹MD: 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' at the beginning PA: removes 'civil commotion' UT: adds 'voluntary' at the beginning | ²⁰CA: removes 'while sane or insane' CO, MO: removes 'or insane' MI: removes entirely PA: removes 'attempted suicide' and 'while sane or insane' | ²¹MD, NC: removes entirely | ²²IN: removes 'performed while insured under the Policy' | ²³CA, MD: removes entirely | ²⁴CA: removes entirely TN: removes 'and payment for care for condition that state or local law requires to be treated in a public facility' | ²⁵AK: removes entirely MD: adds 'when the treating physician determines that the treatment is experimental or investigation medicine'

METAL GAP PLAN: OTHER IMPORTANT INFORMATION (continued)

Exclusions and Limitation:

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

Any treatment or procedure that either promotes or prevents conception or prevents childbirth, including but not limited to: (a) artificial insemination; (b) in-vitro fertilization or other treatment for infertility; (c) treatment for impotency; (d) sterilization or reversal of sterilization; or (e) abortion (unless the life of the mother would be endangered if the fetus were carried to term), unless otherwise stated herein²⁵ | Cosmetic surgery²⁶ | Radial keratotomy or any eye surgery when the primary purpose is to correct nearsightedness, farsightedness, astigmatism, or any other refractive error | Operating any motorized passenger vehicle for wage, compensation or profit²⁷ | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly²⁸ | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly²⁹ | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated³⁰ | Committing or trying to commit a felony³¹ | Normal pregnancy, except for complications of pregnancy while hospital confined³² | Hospital confinement for routine or normal newborn child care | 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-snowboarding³³ | 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 certified by the U.S. Federal Aviation Administration (FAA), on a regularly scheduled passenger trip | Care received outside of the United States.³⁴

Pre-Existing Condition

We will not provide benefits for any loss resulting from a pre-existing condition, as defined in the policy, unless the loss is incurred at least one year after the effective date of coverage for an insured person.³⁵

²⁵FL: removes 'including but not limited to' KY: revises 'including but not limited to' to 'for example' TN: adds 'or the fetus is non-viable' after 'carried to term' | ²⁶CA: revises to 'cosmetic surgery unless necessary in connection with breast reconstructive surgery following a mastectomy performed while insured under the Policy' MD: adds 'or other modification of the physical body in order to improve the psychological mental or emotional well-being of the insured person, and/or when the treating physician determines that the treatment is cosmetic' NC: adds 'except for those associated with cleft lip or cleft palate' PA: adds 'except when necessitated by a covered sickness or injury' | ²⁷IL: removes entirely | ²⁸AL: adds 'unless taken as prescribed by a legally qualified physician' IL: removes 'directly or indirectly' IL, KY: adds 'unless taken as prescribed by a physician' IN: adds 'unless administered on the advice of a physician' CA, DC, MD, MI: removes entirely NE: adds 'unless administered on the advice of a physician' after 'narcotics' PA: revises to 'any loss sustained or contracted in consequence of the insured person being intoxicated or under the influence of any narcotic, unless administered on the advice of a legally qualified physician' FL, WY: adds 'unless used ('taken' for FL) as prescribed by a physician' TN: adds 'intentional' before 'overdose' | ²⁹AK, IN, NC: adds 'unless administered on the advice of a physician' AL: adds 'unless taken as prescribed by a legally qualified physician' and removes 'or under the influence of intoxicants' CA: revises to 'being intoxicated or under the influence of any controlled substance, unless administered on the advice of a physician' DC: revises 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' 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 physician' KY: removes 'or other drugs' and adds 'unless taken as prescribed by a physician' LA: removes 'or other drugs' and adds at the end 'unless administered by a physician' MD, MI, PA: removes entirely NE: revises to 'an intentional overdose of drugs, being intoxicated or under the influence of any narcotic, unless administered on the advice of a physician, or other illegal drugs, directly or indirectly' TN: revises to 'being intoxicated or under the influence of any narcotic unless administered on the advice of a physician' UT: removes 'being intoxicated or under the influence of intoxicants' and adds the new exclusion 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit' FL, WY: adds 'unless used ('taken' for FL) as prescribed by a physician' | ³⁰CA: revises to 'any loss to which a contributing cause was the insured person's commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation' IL: removes 'or indirectly' IL, TN: removes 'or illegal activity' MD: revises to 'your being incarcerated' MO: removes 'or your being incarcerated' NE: revises to 'engaging in an illegal occupation' PA: revises to 'any loss to which a contributing cause was the insured person's commission of or attempt to commit a felony, or to which a contributing cause was the insured person's being engaged in an illegal occupation' UT: adds 'as a voluntary participant' after 'illegal activity' | ³¹CA, 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' UT: adds 'as a voluntary participant' | ³²ND, PA, TN: removes 'while hospital confined' | ³³IA: revises to 'aviation, including experimental aviation or ultra-light flying' IL: removes entirely NE: removes 'or unorganized' and adds 'organized' before 'motor racing' | ³⁴AK: removes entirely NC: adds the 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' PA: adds the exclusion 'your being incarcerated' | ³⁵CA: adds '**Sickness Waiting Period:** an insured person must be insured under the Policy for a period of 30 consecutive days beginning from his/her effective date of coverage before benefits are payable for sickness, as defined in the Policy' NM: revises 'one year' to '6 months'

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

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

SureBridgeInsurance.com
800-815-8535

Weekdays, 8am to 5pm in all time zones



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