



Metal Gap Plan

Cash benefits to help cover expenses left by your health insurance

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 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

Cash benefits paid directly to you. Apply today!

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.

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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 illness; 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 ³⁷	\$61 ⁸³
30 Year Old Non-Tobacco Female	\$32 ⁶²	\$63 ²⁰	\$94 ⁴⁶
30 Year Old Tobacco Female	\$39 ¹⁴	\$75 ⁸⁴	\$113 ³⁶
45 Year Old Non-Tobacco Male	\$29 ⁹¹	\$57 ⁹⁷	\$86 ⁶⁴
45 Year Old Tobacco Male	\$35 ⁹⁰	\$69 ⁵⁶	\$103 ⁹⁷
45 Year Old Non-Tobacco Female	\$36 ⁷⁸	\$71 ²⁸	\$106 ⁵⁴
45 Year Old Tobacco Female	\$44 ¹⁴	\$85 ⁵³	\$127 ⁸⁴
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.

SureBridgeInsurance.com

800-815-8535
 Weekdays, 8am to 5pm in all time zones

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



Underwritten by *The Chesapeake Life Insurance Company*[®]

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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

Illness means a sickness or disease.³

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 illness.⁴

Pre-Existing Condition means a medical condition, illness 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.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' | ²IA: 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: revised to 'a facility that is licensed and operating within the scope of such license' | ³NC: 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' | ⁴CA: 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 illness' | ⁵CA: revises 'medical advice, consultation' to 'diagnosis' and removes 'recommend by or' and entire second provision 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, NE, PA, WY: removes second provision entirely NC: removes 'not excluded by name or specific description' PA: removes 'consultation' from (1) WY: revises 'one year' to 'six month' | ⁶MD, MO: removes entirely TN: adds 'Such period will not exceed 30 days for sickness. There is no waiting period for injury'

This brochure provides only summary information. The information contained herein is accurate at the time of publication. 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 Lump Sum Fixed Indemnity Insurance Policy, Form CH-26127-IP (03/15), or its state variation. Plans, benefits and rates may vary by state.

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 Policy: At the end of the period for which premium has been paid (subject to the grace period) | On the date you reach age 65⁹ | 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 termination¹⁰ | 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 date¹¹ | On the date of fraud or material misrepresentation by you¹² | On the date we elect to discontinue this plan or type of coverage or all coverage in your state¹³ | On the date an insured person is no longer a permanent resident of the United States.¹⁴

⁷IA, 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' PA: removes 'guaranteed' and 'to age 65' | ⁸FL: revised '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' 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' NC, UT: revises '31 days' to '45 days' MS, WI: revises '31 days' to '60 days' | ⁹PA: removes entirely | ¹⁰FL: revises to read 'upon our receipt of your request of termination' OH: revises to 'on the date we receive your request of termination' | ¹¹FL, OH: removes entirely | ¹²AL, MD: adds 'subject to the Time Limit on Certain Defenses provision in the General Provisions section' IL: revises 'material' to 'intentional' NC: removes entirely | ¹³FL: 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' | ¹⁴FL: 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'

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 visits¹⁵ | Any act of war, declared or undeclared¹⁶ | Active military duty in the service of any country¹⁷ | Participation in a riot, civil commotion or insurrection¹⁸ | Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane¹⁹ | 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 occlusion²⁰ | 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 Policy²¹ | Modification of the physical body in order to improve the psychological mental or emotional well-being of the insured person, such as sex-change surgery²² | 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 facility²³ | Experimental or investigational medicine²⁴ | 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

¹⁵MD: removes entirely | ¹⁶FL: adds 'except for terrorism' NC: adds 'except for terrorism' | ¹⁷PA: adds 'subject to the Military Service Reinstatement provision' | ¹⁸MD: removes entirely NC: adds 'active' at the beginning PA: removes 'civil commotion' UT: adds 'voluntary' at the beginning | ¹⁹CA: removes 'while sane or insane' CO, MO: removes 'or insane' PA: removes 'attempted suicide' and 'while sane or insane' | ²⁰MD, NC: removes entirely | ²¹IN: removes 'performed while insured under the Policy' | ²²CA, MD: removes entirely | ²³CA, TN: removes 'and payment for care for condition that state or local law requires to be treated in a public facility' | ²⁴MD: adds 'when the treating physician determines that the treatment is experimental or investigation medicine' | ²⁵FL: removes 'including but not limited to' TN: adds 'or the fetus is non-viable' after 'carried to term' | ²⁶CA: revised 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'

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Exclusions and Limitation (continued):

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

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

²⁷IL: removes entirely | ²⁸AL: adds 'unless taken as prescribed by a legally qualified physician' IL: revises 'directly or indirectly' to 'unless taken as prescribed by a physician' IN: adds 'unless administered on the advice of a physician' CA, 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 as prescribed by a physician' TN: adds 'intentional' before 'overdose' | ²⁹AL: 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' 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' IN, NC: adds 'unless administered on the advice of 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 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 UT: adds 'as a voluntary participant' | ³²PA, 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' | ³⁴NC: 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'

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

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Metal Gap

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