



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.**

Cash benefits can be used for:

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

SureBridge Metal Gap At A Glance

- 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 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. CH GAP ID 1015

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.

Monthly Premiums

30 Year Old Non-Tobacco Male	\$18 ¹⁵	\$35 ¹⁶	\$52 ⁵⁶
30 Year Old Tobacco Male	\$21 ⁷⁸	\$42 ²⁰	\$63 ⁰⁷
30 Year Old Non-Tobacco Female	\$34 ²⁵	\$66 ³⁶	\$99 ¹⁸
30 Year Old Tobacco Female	\$41 ¹⁰	\$79 ⁶³	\$119 ⁰³
45 Year Old Non-Tobacco Male	\$30 ⁵¹	\$59 ¹³	\$88 ³⁷
45 Year Old Tobacco Male	\$36 ⁶²	\$70 ⁹⁵	\$106 ⁰⁵
45 Year Old Non-Tobacco Female	\$38 ⁶²	\$74 ⁸⁴	\$111 ⁸⁷
45 Year Old Tobacco Female	\$46 ³⁵	\$89 ⁸¹	\$134 ²³
Dependent Child (0-17 years of age)	\$24 ⁸³	\$47 ⁸³	\$71 ⁴⁴

The chart above is only an illustration of premium options.

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*[®]

CH GAP ID 1015

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.

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, or in facilities available to the hospital on a contractual or pre-arranged basis, 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).

Illness means a sickness or disease.

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.

Pre-Existing Condition means a medical condition, illness or injury not excluded by name or specific description for which: (1) A condition that would have caused an ordinarily prudent person to seek medical advice, diagnosis, care or treatment within the six month period immediately before the effective date of coverage; or (2) A condition for which medical advice, diagnosis, care or treatment was recommended or received within the six month period immediately before the effective date of coverage.

THE CHESAPEAKE LIFE INSURANCE COMPANY®

A Stock Company

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

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**LUMP SUM FIXED INDEMNITY INSURANCE POLICY
OUTLINE OF COVERAGE FOR POLICY FORM CH-26127-IP (03/15) (1) ID**

**BENEFITS PROVIDED ARE SUPPLEMENTAL AND ARE NOT INTENDED TO COVER ALL
MEDICAL EXPENSES**

**THIS IS A SUPPLEMENT TO HEALTH INSURANCE AND IS NOT A SUBSTITUTE
FOR MAJOR MEDICAL COVERAGE. LACK OF MAJOR MEDICAL COVERAGE
(OR OTHER MINIMUM ESSENTIAL COVERAGE) MAY RESULT IN AN
ADDITIONAL PAYMENT WITH YOUR TAXES.**

This is NOT a Medicare supplement Policy and should not be considered a substitute for comprehensive health insurance coverage.

- 1. READ YOUR POLICY CAREFULLY** – This outline of coverage provides a very brief description 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!**
- 2. LUMP SUM FIXED INDEMNITY INSURANCE POLICY** – The plan is designed to provide coverage for Sickness or Injury in the form of a fixed benefit, subject to any limitations set forth in the Policy. This coverage is NOT intended to provide for any benefits other than the fixed indemnity benefits described below.
- 3. SCHEDULE OF BENEFITS** – Benefits are payable under the Policy as follows:

	<input type="checkbox"/> Package A	<input type="checkbox"/> Package B	<input type="checkbox"/> Package C
CALENDAR YEAR MAXIMUM			
per Insured Person	\$2,000	\$4,000	\$6,000
per Insured family	\$4,000	\$8,000	\$12,000
<u>BENEFITS</u>			
Lump Sum Hospital Confinement Benefit			
per Insured Person, per Calendar Year	\$2,000	\$4,000	\$6,000
Outpatient Surgery Benefit			
per Insured Person, per Calendar Year	\$1,000	\$2,000	\$3,000
Injury-Only Emergency Room Benefit			
per Insured Person, per Calendar Year	\$250	\$350	\$500

4. BENEFITS – Benefits are payable for Sickness or Injury and as stated in the POLICY SCHEDULE – SCHEDULE OF BENEFITS, while an Insured Person’s coverage is in force under the Policy. Such benefits are subject to the Calendar Year Maximum shown in the POLICY SCHEDULE, the Exclusions and Limitations, and all other provisions of the Policy.

A. LUMP SUM HOSPITAL CONFINEMENT BENEFIT: The Lump Sum Hospital Confinement benefit is payable in accordance with the Schedule of Benefits shown in the POLICY SCHEDULE, when an Insured Person is Hospital Confined due to Sickness or Injury.

B. OUTPATIENT SURGERY BENEFIT: The Outpatient Surgery benefit is payable in accordance with the Schedule of Benefits shown in the POLICY SCHEDULE, when an Insured Person receives Surgery at an Outpatient Surgery Facility.

C. INJURY-ONLY EMERGENCY ROOM BENEFIT: The Emergency Room benefit is payable in accordance with the Schedule of Benefits shown in the POLICY SCHEDULE, when an Insured Person receives Emergency Treatment in an emergency room of a Hospital due to an Injury.

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

1. Any care or benefits which are not specifically provided for in this Policy;
2. Any act of war, declared or undeclared;
3. Service in the armed forces or units auxiliary to it;
4. Participation in a felony, riot or insurrections;
5. Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane;
6. Mental or emotional disorders, alcoholism and drug addiction;
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, except that “cosmetic surgery” shall not include reconstructive surgery when the service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a Covered Dependent child;
10. Radial keratotomy or any eye surgery when the primary purpose is to correct nearsightedness, farsightedness, astigmatism, or any other refractive error;
11. Operating any motorized passenger vehicle for wage, compensation or profit;
12. Any loss sustained or contracted in consequence of the Insured Person being intoxicated or under the influence of any narcotic, unless taken as prescribed by a Physician;
13. Normal pregnancy, except for Complications of Pregnancy while Hospital Confined;
14. Hospital Confinement for routine or normal newborn child care;
15. Participation as a professional in hazardous activities, such as 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;
16. Travel in or descent from any vehicle or device for aerial navigation, except on a non-professional basis or 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; and
17. Care received outside of the United States.

Pre-Existing Condition - We will not provide benefits for any loss resulting from a Pre-Existing Condition, as defined, unless the loss is incurred more than 12 months after the Effective Date of Coverage for an Insured Person.

6. RENEWAL CONDITIONS. The Policy is guaranteed renewable to age 65, subject to the Company’s right to discontinue or terminate the coverage as provided in the TERMINATION OF COVERAGE section of the Policy. The Company reserves the right to change the applicable table of premium rates for all like policies. The premium for the Policy may change in amount by reason of an increase in the Attained Age of the Insured Person.

7. BEGINNING OF COVERAGE - Once We have approved Your application based upon the information You provided therein, the Effective Date of Coverage for You and those Eligible Dependents listed in the application and accepted by Us will be the Policy Date shown in the POLICY SCHEDULE.

8. TERMINATION OF COVERAGE -

You

Your coverage is guaranteed renewable at Your option, except due to any of the following cases for which coverage will terminate and no benefits will be payable under this Policy:

1. At the end of the period for which premium has been paid (subject to the Grace Period);
2. On the date You reach age 65;
3. 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 termination;
4. 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;
5. On the date of fraud or material misrepresentation by You;
6. On the date We elect to discontinue the plan or type of coverage;
7. On the date We elect to discontinue all coverage in Your state; or
8. On the date an Insured Person is no longer a permanent resident of the United States.

Covered Dependents

Your Covered Dependent's coverage will terminate under the Policy on:

1. The date Your coverage terminates;
2. On the date Your Covered Dependent Spouse reaches age 65;
3. At the end of the month following the date such dependent ceases to be an Eligible Dependent;
4. 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 termination;
5. 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; or
6. On the date the Covered Dependent or the Covered Dependent's representative(s):
 - a. performs an act or practice that constitutes fraud; or
 - b. has made an intentional misrepresentation of material fact, relating in any way to the coverage provided under the Policy, including claims for benefits under the Policy.

The attainment of the Limiting Age for a Covered Dependent will not cause coverage to terminate while that person is and continues to be both:

1. Incapable of self-sustaining employment by reason of intellectual disability or physical disability; and
2. Chiefly Dependent on You for support and maintenance. For the purpose of this provision "Chiefly Dependent" means the Covered Dependent receives the majority of his or her financial support from You.

We will require that You provide written proof that the dependent is in fact a disabled and dependent person within 31 days after his or her attainment of the Limiting Age. Thereafter, We may require such written proof not more frequently than annually after the two-year period following the child's attainment of the Limiting Age. In the absence of such proof We may terminate the coverage of such person after the attainment of the Limiting Age.

- 9. PREMIUMS.** We reserve the right to change the table of premiums, for all like Policies, becoming due under the Policy at any time and from time to time; provided, We have given You written notice of at least 31 days prior to the effective date of the new rates. Such change will apply to all like Policies. The premium for the Policy may change in amount by reason of an increase in the Attained Age of the Insured Person.

Refund of Unearned Premium

If the Insured Person or the Insured Person's estate cancels this Policy for any reason, We will refund the pro rata portion of any unused, collected premium to the beginning of the next monthly billing cycle.

Premium Due (at time of application) \$ _____

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Metal Gap

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