



## Accident Direct

# Cash benefits paid directly to you for accident-related hospital stays

### DID YOU KNOW?

**1 in 8**

persons seek medical attention from an injury each year.<sup>1</sup>

**Accidents happen** and the **Accident Direct** plan can help you financially when they do. The plan offers **four, budget-friendly benefit level options**. If you are hospitalized 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 Direct At A Glance

#### Cash benefits can be used for:

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

- Pays up to a:
  - **\$25,000 lump-sum cash benefit** for accidental injuries that result in a hospital confinement of 14+ days
  - **\$15,000 lump-sum cash benefit** for accidental injuries that result in a hospital confinement of 7 - 13 days
  - **\$7,500 lump-sum cash benefit** for accidental injuries that result in a hospital confinement of 3 - 6 days
  - **\$3,750 lump-sum cash benefit** for accidental injuries that result in a hospital confinement of 1 - 2 days, requiring surgery
- Additional benefit when two or more covered persons are injured in the same accident
- Benefits are paid directly to you - not your doctor or hospital
- Affordable premiums that do not increase as you get older with coverage **starting at less than \$1<sup>00</sup> per month<sup>2</sup>**

## Cash benefits paid directly to you. Apply today!

<sup>1</sup> National Safety Council, Injury Facts, 2012 | <sup>2</sup> For female at \$5,000 benefit level.

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# Accident Direct



Make sure you are protected  
with other popular  
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Critical Illness Direct



Dental



Vision

## BENEFIT SCHEDULE<sup>1</sup>

| (per person, per Policy year)                                                                               | \$5,000  | \$15,000 | \$20,000 | \$25,000 |
|-------------------------------------------------------------------------------------------------------------|----------|----------|----------|----------|
| 14+ days: 100% of benefit                                                                                   | \$5,000  | \$15,000 | \$20,000 | \$25,000 |
| 7 - 13 days: 60% of benefit                                                                                 | \$3,000  | \$9,000  | \$12,000 | \$15,000 |
| 3 - 6 days: 30% of benefit                                                                                  | \$1,500  | \$4,500  | \$6,000  | \$7,500  |
| 1 - 2 days: 15% of benefit<br>surgery required                                                              | \$750    | \$2,250  | \$3,000  | \$3,750  |
| Common Accident Benefit<br>when two or more covered<br>persons are injured in the same<br>accidental injury | Included | Included | Included | Included |

## MONTHLY PREMIUMS

|                      |                   |                   |                   |                   |
|----------------------|-------------------|-------------------|-------------------|-------------------|
| Male                 | \$1 <sup>26</sup> | \$3 <sup>78</sup> | \$5 <sup>04</sup> | \$6 <sup>30</sup> |
| Female               | 96¢               | \$2 <sup>88</sup> | \$3 <sup>84</sup> | \$4 <sup>80</sup> |
| Dependent Child(ren) | \$1 <sup>12</sup> | \$3 <sup>35</sup> | \$4 <sup>46</sup> | \$5 <sup>58</sup> |

<sup>1</sup> Confinement must begin within 45 days of the injury. Injury must occur after the Policy is in force.

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

Consumer Preferred Status: Based on 73% of applicants selecting the \$25,000 benefit level (4/2013).

## Apply today for Accident Direct to help cover costs related to accidental injuries

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. An Accidental Injury Only Insurance Policy, Form CH-26118-IP (01/10), or its state variation.

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## ACCIDENT DIRECT: 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.
- **First Occur, First Occurred or First Occurrence** means an accidental injury that initially occurred for the first time while the Policy is in force for the insured person. This does not include accidental injuries that result in exacerbation or recurrence of a previous injury.
- **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 legally qualified 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.<sup>1</sup>

### EXCLUSIONS AND LIMITATIONS

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

Sickness | Pregnancy and childbirth, including routine or normal newborn child care<sup>2</sup> | Any sickness, disease, or other medical condition not the direct result of an accidental injury occurring while the insured person's coverage is in force | Accidental injuries that do not first occur while the Policy is in force for the insured person | Accidental injuries that do not result in a hospital confinement | Any act of war, declared or undeclared | Active military duty in the service of any country | Participation in a riot, civil commotion or insurrection<sup>3</sup> | Suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane<sup>4</sup> | Cosmetic surgery<sup>5</sup> | Mental or nervous disorders | Operating any motorized passenger vehicle for wage, compensation or profit<sup>6</sup> | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens directly or indirectly<sup>7</sup> | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly<sup>8</sup> | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated<sup>9</sup> | Committing or trying to commit a felony<sup>10</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>11</sup> | 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 U.S. Federal Aviation Administration (FAA), on a regularly scheduled passenger trip.<sup>12</sup>

<sup>1</sup>AK: removes last provision IA: revises provision 1 and 2 to read "1) be operated pursuant to Iowa law; 2) 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 legally qualified physician, 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 the last provision | <sup>2</sup>TN: adds 'except for complications of pregnancy' | <sup>3</sup>MD: deleted entirely | <sup>4</sup>CO, MO: deletes 'or insane' | <sup>5</sup>DC: adds 'except as mandated by D.C.' MD: adds 'when the treating physician determines the treatment to be cosmetic' | <sup>6</sup>IL: deleted entirely | <sup>7</sup>AK: adds 'unless administered on the advice of a physician' after 'narcotics' AL, IL, KY: adds at the end 'unless taken as prescribed by a legally qualified physician' DC, MD, MI: deleted entirely IL: removes 'directly or indirectly' LA: revised to read 'addiction of alcohol, narcotics, or hallucinogens, directly or indirectly' | <sup>8</sup>AK: adds 'unless administered on the advice of a physician' AL, KY: adds at the end 'unless taken as prescribed by a legally qualified physician,' and AL deletes 'or under the influence of intoxicants' DC: revised to read '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 D.C.' IL: revised to read '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, MD, MI: deleted entirely LA: revised to read 'being intoxicated or under the influence of intoxicants, hallucinogens or narcotics, directly or indirectly' TN: adds 'for alcohol intoxication this means over the legal limit of .08' after 'intoxicated' UT: deletes 'being intoxicated or under the influence of intoxicants,' adds as separate exclusion 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit' | <sup>9</sup>IL: deletes 'or indirectly' and 'illegal activity or' MD: deleted entirely MO: deletes 'or your being incarcerated' NE: revised to read 'engaging in an illegal occupation' UT: adds 'as a voluntary participant' after 'activity' | <sup>10</sup>MD: deleted entirely UT: adds at the end 'as a voluntary participant' | <sup>11</sup>IL: deleted entirely IA: revised to read 'aviation, including experimental aviation, or ultra-light flying' | <sup>12</sup>KS: adds the exclusion 'Treatment, services or supplies received outside the U.S. or Canada. However, treatment, services or supplies received as a result of an acute accidental injury sustained during the first 30 days of travel outside of the U.S. or Canada will be considered a covered expense. In no event will treatment, services or supplies received beyond the first 30 days of travel outside of the U.S. or Canada be considered a covered expense.'

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.

## ACCIDENT DIRECT: 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:** Your 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.<sup>1</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.<sup>2</sup>
- **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<sup>3</sup> | At the end of the month following the date of our receipt of your request of termination | On the date of fraud or material misrepresentation by you<sup>4</sup> | On the date we elect to discontinue this plan or type of coverage or all coverage in your state<sup>5</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>6</sup>

<sup>1</sup>IA: revises 'guaranteed renewable to age 65' to 'conditionally renewable to age 65, or Medicare eligibility, whichever occurs first' KS, KY, TN: changes 'guaranteed' to 'conditionally' | <sup>2</sup>AK, LA, UT: revised '31 days' to '45 days'; KY: revised 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. 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 benefit level. If we change the premium, we will give you written notice of at least 31 days prior to the effective date of the new rates.' LA: adds at the end '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' | <sup>3</sup>AK: adds '(subject to the grace period)' | <sup>4</sup>KY: revised to 'on the date of fraud or intentional misrepresentation of material fact under the terms of the Policy by you' | <sup>5</sup>AK: adds 'we will give you at least 45 days notice before the date coverage will be discontinued' RI: deleted entirely TN: adds 'laterally' after 'discontinue' | <sup>6</sup>KY: removes 'only' and revises 'full months' to 'unearned premium' For use in AK, AL, AR, AZ, CO, DC, DE, IA, IL, IN, KS, KY, LA, MD, MI, MO, MS, NE, NM, OH, RI, TN, UT and WI

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.



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