



## Income Protection Direct

# Cash benefits to help cover expenses during times of total disability

### DID YOU KNOW?

**7 in 10**  
workers say they could  
not cover normal living  
expenses for more than  
six months without a  
paycheck.<sup>1</sup>

Most people insure their material possessions but few think to insure their most valuable asset - their ability to earn income.

The **Income Protection Direct** plan provides **the important extra layer of financial protection you need**. The money can be used to **pay unexpected medical costs or everyday living expenses**.

**Applying is simple and can be completed in minutes.**

### Cash benefits can be used for:

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

### Income Protection Direct At A Glance

- Pays up to a **\$2,500 monthly cash benefit** for a physician-verified period of total disability caused by an illness or injury
- Waiver of Premium benefit included
- 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 \$20<sup>07</sup> per month<sup>2</sup>**

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

<sup>1</sup> Social Security Administration, Fact Sheet February 2013 | <sup>2</sup> 25 year old white collar male at \$1,000 monthly benefit level with a benefit period of 12 months and an elimination period of 30 days.

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# Income Protection Direct



## DESCRIPTION

Pays a monthly cash benefit during times of total disability due to an illness or injury.

Benefit options: \$500<sup>1</sup>, \$1,000, \$1,500, \$2,000 and \$2,500. Benefit cannot exceed 60% of gross monthly earnings.

Medical advice, consultation or treatment must commence within 30 days of the illness or injury which caused your total disability.

**Waiver of Premium Benefit:** After a period of 90 consecutive days of total disability, this additional benefit waives the monthly premium, up to the maximum period payable, with no interruption in coverage. Premium payments must resume within 31 days of the expiration of the waiver of premium benefit to continue coverage.

**Maximum Period Payable Options:** 12 or 24 months

**Elimination Period Options:** 14, 30, 60 or 90 days

| MONTHLY PREMIUMS           | \$500 <sup>1</sup> |                    | \$1,000            |                    | \$1,500             |                     | \$2,000             |                     | \$2,500             |                     |
|----------------------------|--------------------|--------------------|--------------------|--------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
|                            | Male               | Female             | Male               | Female             | Male                | Female              | Male                | Female              | Male                | Female              |
| 30 Year Old (white collar) | \$12 <sup>54</sup> | \$17 <sup>39</sup> | \$21 <sup>51</sup> | \$29 <sup>82</sup> | \$33 <sup>17</sup>  | \$46 <sup>00</sup>  | \$45 <sup>20</sup>  | \$62 <sup>68</sup>  | \$57 <sup>60</sup>  | \$79 <sup>87</sup>  |
| 30 Year Old (blue collar)  | \$31 <sup>21</sup> | \$43 <sup>28</sup> | \$53 <sup>53</sup> | \$74 <sup>23</sup> | \$82 <sup>56</sup>  | \$114 <sup>48</sup> | \$112 <sup>50</sup> | \$156 <sup>00</sup> | \$143 <sup>35</sup> | \$198 <sup>78</sup> |
| 45 Year Old (white collar) | \$18 <sup>89</sup> | \$23 <sup>41</sup> | \$32 <sup>40</sup> | \$40 <sup>15</sup> | \$49 <sup>98</sup>  | \$61 <sup>92</sup>  | \$68 <sup>10</sup>  | \$84 <sup>38</sup>  | \$86 <sup>78</sup>  | \$107 <sup>51</sup> |
| 45 Year Old (blue collar)  | \$47 <sup>02</sup> | \$58 <sup>26</sup> | \$80 <sup>65</sup> | \$99 <sup>92</sup> | \$124 <sup>39</sup> | \$154 <sup>11</sup> | \$169 <sup>50</sup> | \$210 <sup>00</sup> | \$215 <sup>98</sup> | \$267 <sup>58</sup> |

The chart above is only an illustration of benefit and premium options per covered person for plans with a 30 day elimination period and 12 month benefit period. As defined by the American Academy of Actuaries, "blue collar" refers to union and hourly workers. All other workers are classified as "white collar." <sup>1</sup> This benefit level is guaranteed acceptance regardless of health or medical history; subject to eligibility requirements and pre-existing condition limitations.

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## Apply today for the Income Protection Direct and get cash during times of disability

This brochure provides only summary information. 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. A Disability Income Insurance Policy. Form CH-26115-IP (01/10) MD.

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## INCOME PROTECTION DIRECT: OTHER IMPORTANT INFORMATION

### Definitions (See Policy for Other Important Definitions):

- **Actively at Work** means working on a permanent basis at least 25 hours per week for wage or salary; and performing the material and substantial duties of a regular job or any other job for which the insured is qualified by reason of education, training or experience.
- **Elimination Period** means the consecutive period of time beginning from the date on which you are considered totally disabled before the monthly indemnity benefit is payable. The elimination period is shown in the Policy schedule of benefits.
- **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 a sickness. The injury must occur after your coverage has become effective and while the coverage is in force. If an injury occurs before the effective date, it will be covered if loss is incurred or disability begins after one year from the effective date of coverage of the Policy.
- **Sickness** means an illness or disease.
- **Total Disability or Totally Disabled** means that, due to a sickness or injury, you are: 1) under a legally qualified physician's care (such care will not be required if it is determined that such regular care would be of no benefit to you); and 2) during the first 12 months for which benefits are payable and you are unable to perform each and every duty pertaining to your occupation. After the first 12 months, it means you are unable to perform each and every duty of any business or occupation for which the insured person is reasonably fitted by education, training and experience, as certified by a legally qualified physician upon our request.

### EXCLUSIONS AND LIMITATIONS

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

Any act of war, declared or undeclared | Active military duty in the service of any country | Suicide, attempted suicide, or any intentionally self-inflicted injury while insane | Mental or nervous disorders | Any cosmetic surgery or surgical procedure for disabilities arising directly from unplanned and unanticipated adverse consequences of such surgery | Experimental or investigational medicine | Operating any motorized passenger vehicle for wage, compensation or profit | Pregnancy and childbirth | 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-snowboarding | 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.

**Right of Inspection:** We may require information regarding pre-tax personal income, allowable business expenses, and other plans, including income tax returns, for period before and after the start of a period of total disability. Failure to provide such information may result in disqualification for benefit payment under the Policy. Benefits are subject to coordination with other compensation.

**Pre-Existing Condition:** We will not provide benefits for any loss resulting from a pre-existing condition, as defined, unless the loss is incurred at least **one-year** after your effective date of coverage. A pre-existing condition means a medical condition that was not revealed in the application for the Policy unless the condition is excluded by means of a signed waiver for which: 1) medical advice, consultation or treatment was recommended by or received from a physician within the **12 month** 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 **12 month** period before the effective date of coverage.

### 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 (or 66 if coverage is issued at the age of 64), subject to Chesapeake's right to discontinue or terminate coverage as provided in the termination of coverage section of the Policy.
- **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 40 days prior to the effective date of the new rates.
- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be payable under the Policy (subject to the Extension of Benefits provision): At the end of the month for which premium has been paid, except as provided in the waiver of premium provision (subject to the Grace Period provision) | 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 (subject to the Time Limit on Certain Defenses provision) | On the date we elect to discontinue this plan or type of coverage or all coverage in your state | On the date an insured person is no longer a permanent resident of the United States | On the date you reach age 65.

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