



Underwritten by *The Chesapeake Life Insurance Company*

# Income Protection Direct



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

## 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.



# Income Protection Direct

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

## 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.

## Income Protection 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 **\$2,500 monthly cash benefit** for a physician-verified period of total disability caused by a sickness 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>**

<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.

# Income Protection Direct

## DESCRIPTION

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

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

Medical advice, consultation or treatment must commence within 30 days of the sickness 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; rates shown are for 90 day elimination period and 12 month benefit period.

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) NC.

## 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 first occur after your coverage has become effective and while the coverage is in force.
- **Pre-Existing Condition** means a sickness for which medical advice, diagnosis, care or treatment was recommended by or received from a medical practitioner acting within the scope of his or her license, within the **twelve month** period before the effective date of coverage.
- **Sickness** means an illness or disease, including complications of pregnancy.
- **Total Disability or Totally Disabled** means that, due to a sickness or injury, you are: 1) under a legally qualified physician's care until you have reached the maximum point of recovery; 2) are still considered to be disabled under the terms of the Policy; and 3) not in fact actively at work, as certified by a legally qualified physician upon our request. We reserve the right to periodically have you examined at our own expense according to the terms of the Policy.

### EXCLUSIONS AND LIMITATIONS

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

Injuries that do not first occur while the Policy is in force for the insured person | Any act of war, declared or undeclared, except for terrorism | Active military duty in the service of any country | Active participation in a riot, civil commotion or insurrection | Suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane | Mental or nervous disorders | Having cosmetic surgery | Experimental or investigational medicine | Operating any motorized passenger vehicle, such as a taxi or for racing, for wage, compensation or profit | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens directly or indirectly, unless administered on the advice of a legally qualified physician | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly, unless administered on the advice of a legally qualified physician | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated | Committing or trying to commit a felony | Pregnancy and childbirth, except for complications of pregnancy | 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 | 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.

**Right of Inspection:** We may require information regarding pre-tax personal income, allowable business expenses, and other plans, including income tax returns, for periods 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 within the Policy, unless the loss is incurred at least **one-year** after your effective date of coverage.

## INCOME PROTECTION 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.
- **PREMIUM CHANGES:** The table of premiums for the Policy are guaranteed to not change for twelve months from the effective date of coverage. After expiration of this twelve month period, 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 45 days prior to the effective date of the new rates and the new rates are approved by North Carolina Department of Insurance. The approved rates shall be guaranteed for a period of not less than 12 months. Such change will be on a class basis. The premium for the Policy may change in amount by reason of a change in occupation.
- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be payable under the Policy: At the end of the grace period for which premium has not been paid, except as provided in the waiver of premium provision | At the end of the month following the date of our receipt of your request of termination | On the date we elect to discontinue this plan or type of coverage or all coverage in your state. We will provide you with a 180 day notice in the event we terminate the plan | On the date an insured person is no longer a permanent resident of the United States | On the date you reach age 65. | Premium will only be refunded for any full months paid beyond the termination date.

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. Form CH-26115-IP (01/10) NC.

## 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](https://www.SureBridgeInsurance.com)



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# Navigate life's twists and turns

with the SureBridge portfolio  
of supplemental and life  
insurance products

Dental

Accident Direct

Accident Disability Direct

Critical Illness Direct

Critical Accident Direct

Accident Companion

Simplified Issue Term Life

Metal Gap

Vision

Income Protection Direct

CancerWise®

Hospital Confinement Direct

ProtectFit Plus

Final Expense Whole Life

Fixed Indemnity Direct

**SureBridgeInsurance.com**

**800-815-8535**

Weekdays, 8am to 5pm in all time zones



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