



Cash to help cover expenses while you are recovering from illness or injury

DID YOU KNOW?

Critical illness costs cause more than

60%

of all bankruptcies.¹

When **serious accidents and illness** occur, the cost of care and recovery can quickly **impact your financial stability**. The **Complete Direct Bundle** combines selected benefit levels from our most popular injury, illness and disability plans to help provide **the money you need during your recovery**. The money can be used to **pay unexpected medical costs or everyday living expenses**.

Applying is simple and can be completed in minutes.

Complete Direct Bundle At A Glance

Cash benefits can be used for:

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

- Coverage for every member of your family
- Pays up to a:
 - \$10,000 **lump-sum cash benefit** based on the number of days of hospital confinement
 - \$500 **monthly cash benefit** for periods of total disability
 - \$5,000 **lump-sum cash benefit** upon a first diagnosis of a critical illness
 - \$250 **daily cash benefit** for hospital confinement
- 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 \$32³⁴ per month²**

Cash benefits paid directly to you. Apply today!

¹ Clinical Research Study. Harvard University, 16 March 2011. www.pnhp.org/new_bankruptcy_study/Bankruptcy-2009.pdf | ² 30 year old female, white collar, non-tobacco

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Complete Direct Bundle



Make sure you are protected with other popular SureBridge products:



Simplified Issue Term Life



Dental



Vision

DESCRIPTION	BENEFIT				
Accident Direct: An accidental injury only insurance policy which pays a lump-sum cash benefit based on number of days of hospital confinement resulting from injuries caused by an accident. Confinement must begin within 45 days of the injury. Injury must first occur after the Policy is in force. Benefits renew annually. 14+ days: 100% of benefit 7 – 13 days: 60% of benefit 3 – 6 days: 30% of benefit 1 – 2 days: 15% of benefit, surgery required Common Accident benefit when two or more covered persons are injured in same accident. CH-26118-IP (01/10) ND	\$10,000 lump-sum				
Income Protection Direct: A disability income insurance policy which pays a monthly cash benefit during times of total disability due to an illness or injury. Medical advice, consultation or treatment must commence within 30 days of the illness or Injury which caused your total disability. Benefit cannot exceed 60% of gross monthly earnings. Maximum Period Payable: 24 months Elimination Period: 30 days CH-26115-IP (01/10) ND	\$500 monthly				
Critical Illness Direct: A specified disease/condition and major organ transplant policy which pays a lump-sum cash benefit upon a first occurrence of the qualified event or diagnosis listed below. Subject to a 30-day waiting period. Benefits reduce 50% at age 70. Diagnosis paid at 100%: Advanced Alzheimer's, ALS, life-threatening cancer, coma (illness induced), heart attack, major organ transplant, stroke, end-stage renal failure. Diagnosis paid at 25%: Benign brain tumor, cancer in situ, coronary artery bypass. CH-26113-IP (01/10) ND	\$5,000 lump-sum				
Hospital Confinement Direct: A hospital confinement indemnity insurance policy which provides a daily cash benefit on confinement to hospital due to illness or injury. Subject to a 30-day waiting period for illness and a 365 day lifetime maximum. <table> <tr> <th>Hospital Confinement Benefit Schedule</th><th>ICU/CCU Confinement Benefit (Paid in lieu of Hospital Confinement Benefit)</th></tr> <tr> <td> 1-5 days: 100% of the benefit 6-10 days: 50% of the benefit 11-365 days: \$100 per day </td><td> 1-2 days: 200% of the benefit 3-10 days: 100% of the benefit 11-30 days: 50% of the benefit 31-365 days: \$100 per day </td></tr> </table> CH-26116-IP (01/10) ND	Hospital Confinement Benefit Schedule	ICU/CCU Confinement Benefit (Paid in lieu of Hospital Confinement Benefit)	1-5 days: 100% of the benefit 6-10 days: 50% of the benefit 11-365 days: \$100 per day	1-2 days: 200% of the benefit 3-10 days: 100% of the benefit 11-30 days: 50% of the benefit 31-365 days: \$100 per day	\$250 daily
Hospital Confinement Benefit Schedule	ICU/CCU Confinement Benefit (Paid in lieu of Hospital Confinement Benefit)				
1-5 days: 100% of the benefit 6-10 days: 50% of the benefit 11-365 days: \$100 per day	1-2 days: 200% of the benefit 3-10 days: 100% of the benefit 11-30 days: 50% of the benefit 31-365 days: \$100 per day				

MONTHLY PREMIUMS	Male	Female
40 Year Old Non-Tobacco	\$41 ⁴⁴	\$43 ⁵⁴
30 Year Old Non-Tobacco	\$28 ⁹⁹	\$32 ³⁴
Dependent 10 Year Old Child ³	\$6 ⁸³	\$6 ⁹⁷

Apply today for the Complete Direct Bundle and get cash when illness or injuries occur

³ Children are not eligible to receive the disability benefit. The information contained herein is accurate at the time of print. This brochure provides only summary information. The charts above are only an illustration of benefit and premium options per covered person. This plan is not intended as a replacement for accident and sickness health insurance and should not be construed as such.

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COMPLETE DIRECT BUNDLE: OTHER IMPORTANT INFORMATION

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.
- **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 you are considered totally disabled before the monthly benefit is payable.
- **First Occur, First Occurred or First Occurrence** means any diagnosis, treatment, surgery or advice by a legally qualified physician having initially occurred for the first time in the insured person's lifetime and while the Policy is in force for the insured person.
- **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.
- **Qualified Event** means one of the diseases, conditions or procedures listed which first occurs while the Policy is in force and for which positive diagnosis is made by a legally qualified physician based on diagnostic criteria generally accepted by the medical profession.
- **Total Disability or Totally Disabled** means that due to a sickness or injury, you are: 1) under a legally qualified physician's care; and 2) not in fact actively at work, as certified by a legally qualified physician upon our request.

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

For All Plans: Any act of war, declared or undeclared | Active military duty in the service of any country | Participation in a riot, civil commotion or insurrection | Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane | Operating any motorized passenger vehicle for wage, compensation or profit (Not applicable to Critical Illness Direct) | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs, directly or indirectly | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated | Committing or trying to commit a felony | Mountaineering using ropes and/or other equipment, parachuting, hang gliding, officiating or coaching, racing any type of vehicle in an organized or unorganized event, sky diving, scuba diving below 50 feet, motorized racing, para-sailing, experimental aviation, ultra-light flying, base jumping, bungee jumping, heli-skiing or heli-snowboarding (Not applicable to Critical Illness Direct) and | 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 (Not applicable to Critical Illness Direct).

For the Hospital Confinement Direct Plan: Any care or benefits which are not specifically provided for in the Policy | 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 occlusion | 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 Policy | Modification of the physical body in order to improve the psychological, mental or emotional well-being of the insured person, such as sex-change surgery | Payment for care for military service connected disabilities for which the insured person is legally entitled to for 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 | Experimental or investigational medicine | Any treatment or procedure that either promotes or prevents conception or prevents childbirth, including but not limited to: 1) artificial insemination 2) in-vitro fertilization or other treatment for infertility 3) treatment for impotency 4) sterilization or reversal of sterilization or 5) abortion (unless the life of the mother would be endangered if the fetus were carried to term), unless otherwise stated in the Policy | Cosmetic surgery | Radial keratotomy or any eye surgery when the primary purpose is to correct nearsightedness, farsightedness, astigmatism, or any refractive error | Normal pregnancy, except for complications of pregnancy while hospital confined | Hospital confinement for routine or normal newborn child care.

For the Accident Direct Plan: Sickness | Pregnancy and childbirth, including routine or normal newborn child care | 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 | Mental or nervous disorders | Cosmetic surgery.

For the Critical Illness Direct Plan: An injury or accident | Any care or benefits which are not specifically provided for in the Policy | 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 | Experimental or investigational medicine | Intentionally medically induced qualifying event, except in the case of a major organ transplant | Cosmetic surgery | A qualifying event, which first occurs prior to an insured person's effective date of coverage or within the waiting period as specified in the Policy schedule | Any qualifying event caused directly or indirectly by Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex | Any condition that is not diagnosed as a qualifying event as defined in the Policy | Loss resulting from any other disease, sickness or incapacity, other than loss resulting from a qualifying event, as defined in the Policy. This includes any other disease or incapacity which may have been complicated or directly or indirectly affected or caused by a qualifying event or as a result of treatment of a qualifying event, or | Any amounts in excess of the lifetime benefit amount.

COMPLETE DIRECT BUNDLE: OTHER IMPORTANT INFORMATION (continued)

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

For the Income Protection Direct Plan: We may require information regarding pre-tax personal income, allowable business expenses, and other plans 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. | Injuries that do not first occur while the Policy is in force for the insured person | Mental or nervous disorders | Having cosmetic surgery | Experimental or investigation medicine | Pregnancy and childbirth.

Pre-Existing Condition Limitations for Hospital Confinement Direct and Income Protection Direct: We will not provide benefits for any loss resulting from a pre-existing condition, unless the loss is incurred at least one-year after the effective date of coverage. A pre-existing condition means a medical condition, sickness or injury not excluded for which medical advice, consultation, or treatment was recommended by or received from a medical practitioner, within the two-year 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 (age 75 for the Critical Illness Direct), 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 31 days prior to the effective date of the new rates. Such change will be on a class basis.
- **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 (except as provided in the Waiver of Premium provision, for Hospital Confinement Direct only) | On the date the lifetime maximum benefit amount has been reached (for Critical Illness Direct only) | 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 | On the date an insured person is no longer a permanent resident of the United States | On the date you reach age 65 (75, for Critical Illness Direct only). 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. Forms CH-26113-IP (1/10) ND; CH-26115-IP (01/10) ND; CH-26116-IP (1/10) ND and CH-26118-IP (1/10) ND.



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