



Underwritten by *The Chesapeake Life Insurance Company*

Metal Gap Plan



Cash benefits to help cover expenses ...
left by your health insurance.

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.



Metal Gap Plan

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

DID YOU KNOW?

43% of those with private insurance said their deductible was either **difficult or impossible to afford.**¹

Cash benefits can be used for:

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

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.**

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 even if benefits are also paid under Workers' Compensation², 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

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 Lump Sum 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. | ² Benefits are not coordinated with Workers' Compensation. Exclusions & Limitations and Policy provisions may apply. For a complete listing of benefits, exclusions and limitations, please refer to your Policy.

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. | * Subject to 30-day waiting period for sickness; 0 days for injury.

Monthly Premiums			
30 Year Old Non-Tobacco Male	\$17 ⁷⁹	\$34 ⁴⁷	\$51 ⁵³
30 Year Old Tobacco Male	\$21 ³⁵	\$41 ³⁶	\$61 ⁸⁴
30 Year Old Non-Tobacco Female	\$32 ⁶²	\$63 ²⁰	\$94 ⁴⁶
30 Year Old Tobacco Female	\$39 ¹⁴	\$75 ⁸⁴	\$113 ³⁵
45 Year Old Non-Tobacco Male	\$29 ⁹¹	\$57 ⁹⁷	\$86 ⁶⁴
45 Year Old Tobacco Male	\$35 ⁸⁹	\$69 ⁵⁶	\$103 ⁹⁷
45 Year Old Non-Tobacco Female	\$36 ⁷⁸	\$71 ²⁸	\$106 ⁵⁴
45 Year Old Tobacco Female	\$44 ¹⁴	\$85 ⁵⁴	\$127 ⁸⁵
Dependent Child (0-17 years of age)	\$24 ⁸³	\$47 ⁸³	\$71 ⁴⁴

The chart above is only an illustration of premium options.

¹ U.S. Department of Health and Human Services | ² 2014 Aflac WorkForces Report.

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 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. The term includes a hospital owned or operated by the State of Oregon or any state-approved program. 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).

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 sickness.

Pre-Existing Condition means a medical condition, sickness or injury not excluded by name or specific description for which: (1) Medical advice, consultation, or treatment was recommended by or received from a medical practitioner acting within the scope of his or her license, within the **one year** 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 **one year** period before the effective date of coverage.

Sickness means an illness or disease.

Waiting Period means the consecutive period of time beginning from the effective date of coverage in which an insured person must be insured under the Policy before benefits are payable.

- 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 Waiting Period shown in the POLICY SCHEDULE, 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 the Policy;
 2. Routine and/or preventive Physician office visits;
 3. Any act of war, declared or undeclared;
 4. Active military duty in the service of any country;
 5. Voluntary participation in a riot, civil commotion or insurrection;
 6. Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane;
 7. Mental or Nervous Disorders;
 8. 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;
 9. 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;
 10. Breast reduction or augmentation unless necessary in connection with breast reconstructive surgery following a mastectomy performed while insured under the Policy;
 11. Modification of the physical body in order to improve the psychological mental or emotional well-being of the Insured Person;
 12. 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;
 13. Experimental or investigational medicine;
 14. Any treatment or procedure that either promotes or prevents conception or prevents childbirth, including but not limited to: (a) artificial insemination; (b) in-vitro fertilization or other treatment for infertility; (c) treatment for impotency; (d) sterilization or reversal of sterilization; or (e) abortion (unless the life of the mother would be endangered if the fetus were carried to term), unless otherwise stated in the Policy;
 15. Cosmetic surgery;
 16. Radial keratotomy or any eye surgery when the primary purpose is to correct nearsightedness, farsightedness, astigmatism, or any other refractive error;
 17. Operating any motorized passenger vehicle for wage, compensation or profit;
 18. Directly or indirectly engaging in an illegal occupation or illegal activity or Your being incarcerated;
 19. Committing or trying to commit a felony;
 20. Normal pregnancy, except for Complications of Pregnancy while Hospital Confined;
 21. Routine or normal newborn child care while Hospital Confined;
 22. 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;
 23. 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 certified by the U.S. Federal Aviation Administration (FAA), on a regularly scheduled passenger trip; and
 24. 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 at least one year 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. Subject to the prior approval by the Oregon Insurance Division, the Company reserves the right to change the applicable table of premium rates on a Class Basis. The premium for the Policy may change in amount by reason of an increase in the Attained Age of the Insured Person. We will provide the Policyholder with written notice of at least 31 days prior to the effective date of the new rates. Any change in rates will be effective on the next following Premium Due Date.

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 -

The Policy is guaranteed renewable, subject to the following termination provisions.

You

Your coverage will terminate and no benefits will be payable under the 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.

The unearned portion of any premium paid will be refunded promptly. The earned premium shall be computed pro rata.

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/Domestic Partner 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:
 - 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 unearned portion of any premium paid will be refunded promptly. The earned premium shall be computed pro rata.

Termination of insurance will be without prejudice to any claim arising prior to the date of termination. If We accept any premium for coverage extending beyond the date for termination, coverage will continue during the period for which a premium has been accepted, except as provided in the age misstatement provision.

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 mental retardation or physical handicap; 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.** Subject to the prior approval by the Oregon Insurance Division, We reserve the right to change the table of premiums becoming due under the Policy as often as permitted by applicable law. Such change will be on a Class Basis. The premium for the Policy may change in amount by reason of an increase in the Attained Age of the Insured Person. We will provide the Policyholder with written notice of at least 31 days prior to the effective date of the new rates. Any change in rates will be effective on the next following Premium Due Date.

Premium Due (at time of application) \$ _____

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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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Final Expense Whole Life

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Weekdays, 8am to 5pm in all time zones



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