



Underwritten by *The Chesapeake Life Insurance Company*

# Critical Illness Direct



**Cash benefits paid directly to you ...  
to help with expenses while you recover.**

# 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.





# Critical Illness Direct

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

## DID YOU KNOW?

**62%**

of bankruptcies in 2007  
were due to illness ...

**78%**

of those filers had  
health insurance.<sup>1</sup>

## Cash benefits can be used for:

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

A **critical illness** can strike suddenly and **disrupt your life** physically and financially. **Critical Illness Direct** offers seven affordable benefit level options that pay **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.**

## Critical Illness Direct At A Glance

- Pays up to a **\$100,000 lump-sum cash benefit** on a first occurrence of a covered critical illness or qualifying event
- Benefits paid directly to you - not your doctor or hospital
- Coverage is available for the whole family - you, your spouse and your kids
- Affordable premiums that do not increase as you get older with coverage **starting at \$2<sup>91</sup> per month<sup>2</sup>**

<sup>1</sup> The American Journal of Medicine, August 2009 | <sup>2</sup> For 25 year old female, non-tobacco at \$10,000 benefit level.

# Critical Illness Direct

Pays a lump-sum benefit upon a first occurrence of the qualifying event or diagnosis listed below, subject to a 30-day waiting period.

BENEFIT OPTIONS	\$10,000 <sup>1</sup>	\$20,000	\$30,000	\$40,000	\$60,000	\$80,000	\$100,000
<b>Qualifying Event paid at 100%</b> Advanced Alzheimer's, ALS, life threatening cancer, coma (illness induced), heart attack, major organ transplant, stroke, end-stage renal failure.	\$10,000	\$20,000	\$30,000	\$40,000	\$60,000	\$80,000	\$100,000
<b>Qualifying Event paid at 25%</b> Benign brain tumor, cancer in situ, coronary bypass.	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000
MONTHLY PREMIUMS							
35 Year Old Male	\$7 <sup>85</sup>	\$15 <sup>69</sup>	\$23 <sup>54</sup>	\$31 <sup>39</sup>	\$47 <sup>08</sup>	\$62 <sup>78</sup>	\$78 <sup>47</sup>
35 Year Old Female	\$5 <sup>27</sup>	\$10 <sup>54</sup>	\$15 <sup>81</sup>	\$21 <sup>07</sup>	\$31 <sup>61</sup>	\$42 <sup>15</sup>	\$52 <sup>69</sup>
40 Year Old Male	\$11 <sup>21</sup>	\$22 <sup>42</sup>	\$33 <sup>63</sup>	\$44 <sup>84</sup>	\$67 <sup>26</sup>	\$89 <sup>68</sup>	\$112 <sup>10</sup>
40 Year Old Female	\$7 <sup>85</sup>	\$15 <sup>69</sup>	\$23 <sup>54</sup>	\$31 <sup>39</sup>	\$47 <sup>08</sup>	\$62 <sup>78</sup>	\$78 <sup>47</sup>

This is only an illustration of benefit and premium options per non-tobacco covered person. | <sup>1</sup>This benefit level is guaranteed acceptance regardless of health or medical history; subject to eligibility requirements.

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 Supplemental Specified Disease/Condition and Major Organ Transplant Policy, form CH-26113-IP (01/10) PA.

## CRITICAL ILLNESS DIRECT: OTHER IMPORTANT INFORMATION

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

- **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.
- **Qualifying 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.

### EXCLUSIONS AND LIMITATIONS

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

An injury or accident | Any care or benefits which are not specifically provided for in the Policy | Any act of war, declared or undeclared | Active military duty in the service of any country, subject to the Military Service Reinstatement provision | Participation in a riot or insurrection | Suicide, or any intentionally self-inflicted injury | 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, except when necessitated by covered sickness or injury | Any loss sustained or contracted in consequence of the insured person being intoxicated or under the influence of any narcotic, unless administered on the advice of a legally qualified physician | Directly or indirectly engaging in an illegal occupation | Committing or trying to commit a felony.

Benefits will not be payable for: 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, subject to the Time Limit on Certain Defenses provision in the Policy | 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.

## CRITICAL ILLNESS 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 75, 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, and any increase in premium rates has been approved by the Pennsylvania Department of Insurance.
- **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 is due, subject to the grace period, if no additional premiums are paid | On the date the lifetime maximum benefit amount has been reached | 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 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 75 | 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.

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-26113-IP (01/10) PA.



## 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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