

Accident Coverage

ProtectFit Plus

Having medical insurance is just one part of being protected. Get cash benefits paid directly to you to help cover unexpected expenses.



What is ProtectFit Plus?

Nearly 10 million adults with health insurance will still accumulate medical bills they can't pay.¹

ProtectFit Plus can help protect you and your family with two coverage categories so you can choose the option that works best for you. Both pay a blend of lump-sum and daily cash benefits to help cover unexpected expenses. The money can be used to pay unexpected medical costs or everyday living expenses.

Applying is simple and can be completed in minutes.



ProtectFit Plus at a Glance



Coverage available for every member of your family



Benefits are paid directly to you - not your doctor or hospital - even if benefits are also paid under Workers' Compensation²



High Plan pays up to a:

- **\$12,500 lump-sum cash benefit** for a covered injury
- **\$2,000 one-time lump-sum** intensive care hospital confinement benefit for a covered injury
- **\$1,000 one-time lump-sum** hospital confinement benefit for a covered injury
- **\$300 daily cash benefit** for hospital confinement



Affordable premiums that do not increase as you get older with coverage starting at **\$11 per month** for the low plan³

¹Findings from NerdWallet Health's analysis of data from the U.S. Census, Centers for Disease Control, the federal court system, and the Commonwealth Fund. | ²Benefits 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. | ³30 year old female, non-tobacco individual.

Inpatient Hospital Confinement Benefit (confinement must begin within 30 days of accidental injury)

	Low Plan	High Plan
One-Time Lump-Sum Hospital Confinement ¹	\$500	\$1,000
Daily Hospital Confinement: Limited to 365 days per accidental injury	\$150 per day	\$300 per day
One-Time Lump-Sum Intensive Care Hospital Confinement ¹	\$1,000	\$2,000
Daily Intensive Care Hospital Confinement: Limited to 15 days per accidental injury	\$250 per day	\$500 per day

Outpatient Emergency/Diagnostic Benefit

	Low Plan	High Plan
Accidental Injury Emergency Treatment ^{2,3}		
• You and/or your covered dependent spouse	\$100	\$150
• Your covered dependent children	\$50	\$100
Major Diagnostic Exam: CT Scan, MRI, EEG in a hospital or urgent care facility ¹	\$100	\$200

Lump-Sum Accidental Injury Benefit

	Low Plan	High Plan
Coma: For duration of 7 or more days from date of accidental injury	\$6,250	\$12,500
Paralysis: Subject to 30 day elimination period		
• Quadriplegia (4 limbs)	\$6,250	\$12,500
• Paraplegia (lower limbs)	\$3,125	\$6,250
Eye Injury Benefit ^{2,3} :		
• Surgical Repair	\$125	\$250
• Removal of a foreign body	\$35	\$65
Brain Concussion Benefit ² :	\$25	\$50
Miscellaneous Surgery Procedures ^{4,5} : Limited to 1 surgery procedure per day		
• Covered surgeries include: Repair of tendons/ligaments, torn rotator cuffs, ruptured discs, torn knee cartilages, Arthroscopy without surgery repair	\$325	\$625
• Covered surgeries include: Open abdominal, cranial, hernia or thoracic surgery	\$625	\$1,250
Burn ^{2,3} : Benefits graded based on percentage of body surface burned	2nd Degree/3rd Degree	
• From lowest benefit: Less than 10% of body surface	\$35/\$75	\$75/\$175
• To highest benefit: 90% or more of body surface	\$625/\$6,250	\$1,250/\$12,500

¹Limited to one benefit per Policy year | ²Treatment must be received within 72 hours | ³Limited to one benefit per accidental injury | ⁴Must be performed within 12 months of date of accidental injury | ⁵Benefit maximum applies to each type of surgery.

Lump-Sum Accidental Injury Benefit (continued)

	Low Plan	High Plan
Skin Grafts ¹ : Maximum for all skin grafts combined	50% of lump-sum burn benefit paid	
Fracture ² : Limited to 1 benefit per fracture type. Benefits graded based on type of fracture		
• Highest benefit: Hip or skull, depressed	\$875	\$1,750
• Lowest benefit: Toe or tailbone	\$100	\$175
Dislocation ² : Limited to 2 dislocation benefits per insured person, per accidental injury. Benefits graded based on type of dislocation. Covered dislocations include: hip, knee or shoulder, collar bone, lower jaw, wrist or elbow, toe or finger.		
• Highest benefit: Hip	\$750	\$1,500
• Lowest benefit: Toe or finger	\$50	\$100
Laceration ^{2,3} : For lacerations that require suture, benefits graded on size of laceration		
• Highest benefit: Suture in excess of 12.6cm	\$250	\$500
• Lowest benefit: Suture less than 7.5cm	\$35	\$65
• No suture required	\$25	\$35
Emergency Dental Repairs ^{2,3}		
• Broken teeth repaired with crown	\$150	\$300
• Broken teeth resulting in extraction	\$50	\$100

Follow-Up/Restorative Benefit

	Low Plan	High Plan
Prosthesis ³	\$375	\$750
Blood Plasma/Platelets ³	\$100	\$200
Appliances ³	\$100	\$150
Hospital Rehabilitation Unit: Limited to 30 days per accidental injury and 60 days per Policy year ⁴	\$75 per day	\$150 per day
Accidental Injury Follow-Up Physical Therapy ⁵ OR Accidental Injury Follow-Up Treatment ⁵	\$25 per visit ⁶	\$35 per visit ⁷

Transportation Benefit³

	Low Plan	High Plan
Emergency Air Ambulance	\$1,250	\$2,500
Emergency Ground/Water Ambulance	\$125	\$250

¹Must be performed within 12 months of date of accidental injury | ²Treatment must be received within 72 hours | ³Limited to one benefit per accidental injury | ⁴Paid in lieu of daily hospital confinement per date of service | ⁵Must follow hospital emergency room or urgent care center and begin within 30 days of initial onset of accidental injury | ⁶Up to 5 visits per Policy year | ⁷Up to 10 visits per Policy year.

Accidental Death and Dismemberment Benefit

Death or loss must occur within 90 days of accidental injury.

	Low Plan		High Plan	
	You or Spouse	Your Child(ren)	You or Spouse	Your Child(ren)
Death	\$25,000	\$7,500	\$50,000	\$15,000
Common Carrier Death	\$75,000	\$12,500	\$150,000	\$25,000
Dismemberment:				
• Both arms and legs	\$25,000	\$7,500	\$50,000	\$15,000
• Two eyes, feet, hands, arms or legs	\$25,000	\$7,500	\$50,000	\$15,000
• One eye, foot, hand, arm or leg	\$6,250	\$1,750	\$12,500	\$3,500
• One or more fingers and/or toes	\$1,500	\$500	\$3,000	\$1,000

Monthly Disability Benefit¹

Total disability within 60 days of accidental injury. Subject to 21 day elimination period.

	Low Plan		High Plan	
	You or Spouse	Your Child(ren)	You or Spouse	Your Child(ren)
Monthly Disability	Not Available		\$500	Not Applicable

Monthly Premiums

	Low Plan	High Plan
Individual	\$11	\$23
Couple	\$22	\$46
Individual + Child(ren)	\$27	\$58
Family	\$41	\$90

¹Amount payable up to 12 continuous months. Must be actively at work at time of purchase for High plan only.

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. | The information contained herein is accurate at the time of publication. This brochure provides only summary information. This plan is not intended as a replacement for accident and sickness health insurance and should not be construed as such. An Accidental Injury Only Insurance Policy, Form CH-26110-IP (06/09) SD.

IMPORTANT NOTICE TO PERSONS ON MEDICARE. THIS IS NOT MEDICARE SUPPLEMENT INSURANCE.

Some health care services paid for by Medicare may also trigger the payment of benefits under this Policy.

This insurance provides limited benefits if you meet the conditions listed in the policy. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

Medicare generally pays for most or all of these expenses.

Medicare pays extensive benefits for medically necessary services regardless of the reason you need them. These include:

- hospitalization
- outpatient prescription drugs if you are enrolled in Medicare Part D
- other approved items and services
- physician services

This Policy must pay benefits without regard to other health benefit coverage to which you may be entitled under Medicare or other insurance.

BEFORE YOU BUY THIS INSURANCE

- ✓ Check the coverage in all health insurance policies you already have.
- ✓ For more information about Medicare and Medicare Supplement insurance, review the Guide to Health Insurance for People with Medicare, available from the insurance company.
- ✓ For help in understanding your health insurance, contact your state insurance department or state health insurance assistance program (SHIP).

Other Important Information

DEFINITIONS (See Policy for Other Important Definitions):

- **Accidental Injury** means sudden, non-recurrent, traumatic, accidental and unanticipated damage to the body, not of gradual onset and requiring immediate medical attention, and not contributed to, directly or indirectly, by a sickness. The accidental injury must occur after the insured person's coverage has become effective and while the coverage is in force under the Policy.
- **Actively at Work** means you are: 1) working on a permanent basis at least 25 hours per week; and 2) performing the material and substantial duties of your regular job or any other job for which you are qualified by reason of education, training or experience.
- **Ambulance** means a ground, water or air vehicle, which is licensed as required by law as an ambulance, and is equipped to transport sick or injured people.
- **Confined/Confinement** means an insured person's medically necessary admission to a hospital for which a charge for room and board is made for each day of confinement with no discharge or interruption in such hospital stay.
- **Covered Dependent** means an eligible dependent whose coverage has become effective under the Policy and has not terminated.
- **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; and 3) provide 24 hour nursing care by or under the supervision of a registered graduate professional nurse (R.N.).
- **Insured Person** means you or a covered dependent under the Policy.
- **Policy Year** means each consecutive 12-month period beginning with your effective date of coverage.
- **Pre-Existing Condition** means an injury not excluded by name or specific description 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.
- **Surgery** means the performance of generally accepted operative and cutting procedures, including surgical diagnostic procedures, specialized instrumentation, endoscopic examinations, and other invasive procedures while an insured person is under local or general anesthesia; the correction of fractures and dislocations; and any of the procedures designated by current procedural terminology codes as surgery.
- **Total Disability or Totally Disabled** means due to an accidental injury, you are: 1) under a physician's care; and 2) unable to engage in any employment or occupation for which you are qualified by reason of education, training or experience and are not in fact actively at work, as certified by a physician upon our request.

Coverage Information:

- **COVERAGE BEGINS:** Once Chesapeake has approved your application and you have paid your initial premium, coverage will begin on the Policy date shown in the Policy schedule.
- **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 | 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 Chesapeake elects 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 | On the date any Continuation of Coverage Credit expires (if applicable) and you fail to re-establish premium payment | 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.

THE CHESAPEAKE LIFE INSURANCE COMPANY®

A Stock Company

(Hereinafter called: the Company, We, Our or Us)

Home Office: Oklahoma City, Oklahoma

Administrative Office: P.O. Box 982010

North Richland Hills, Texas 76182-8010

Customer Service: 1-800-815-8535

ACCIDENTAL INJURY ONLY INSURANCE POLICY OUTLINE OF COVERAGE FOR FORM CH-26110-IP (06/09) SD

1. **READ YOUR POLICY CAREFULLY!** This Outline of Coverage provides a very brief description of some of the important features of Your Policy. This is not the insurance contract and only the actual Policy provisions will control. The Policy itself sets forth, in detail, the rights and obligations of both You and Us. It is, therefore, important that You **READ YOUR POLICY CAREFULLY**.
2. **ACCIDENTAL INJURY ONLY COVERAGE** – This coverage is designed to provide You or Your Covered Dependents with coverage for certain losses resulting from Accidental Injuries that occur after Your coverage has become effective and while the coverage is in force under the Policy. The Policy does not provide benefits for loss from Sickness.
3. **BENEFITS** – The Policy provides the lump sum indemnity Benefit Amount shown in the Policy Schedule for the following benefits. All benefits are subject to the Benefit Amount shown in the Policy Schedule, any benefit limitations shown in the Policy Schedule, the Elimination Periods shown in the Policy Schedule, if any, the Exclusions and Limitations shown below, and all other provisions of the Policy.
 - **INPATIENT HOSPITAL CONFINEMENT BENEFIT**
 - **OUTPATIENT EMERGENCY/DIAGNOSTIC**
 - **LUMP-SUM ACCIDENTAL INJURY BENEFIT:**
 - Dislocation Benefit
 - Burn Benefit
 - Skin Grafts Benefit
 - Eye Injury Benefit
 - Laceration Benefit
 - Fractures Benefit
 - Brain Concussion Benefit
 - Emergency Dental Repairs Benefit
 - Coma Benefit
 - Paralysis Benefit
 - Miscellaneous Surgery Procedures Benefit
 - **FOLLOW-UP / RESTORATIVE:**
 - Accidental Injury Follow-up Treatment Benefit
 - Accidental Injury Follow-up Physical Therapy Benefit
 - Hospital Rehabilitation Unit Benefit
 - Appliance Benefit
 - Prosthesis Benefit
 - Blood Plasma/Platelets Benefit
 - **ACCIDENTAL DEATH AND DISMEMBERMENT:**
 - Death Benefit
 - Common Carrier Death Benefit
 - Dismemberment Benefit
 - **TRANSPORTATION:**
 - Emergency Ground/Water Ambulance Benefit
 - Emergency Air Ambulance Benefit
 - **SUPPLEMENTAL DISABILITY INCOME PROTECTION BENEFIT, IF APPLICABLE**

4. EXCLUSIONS AND LIMITATIONS – We will not provide any benefits for loss caused by, resulting from or in connection with:

1. Sickness, including but not limited to pregnancy and childbirth;
2. Any care not Medically Necessary (except as specifically provided in the Policy);
3. Hospital Confinement for childbirth, including routine or normal newborn child care;
4. Accidental Injuries that do not occur while the Policy is in force for the Insured Person;
5. Any act of war, declared or undeclared;
6. Active military duty in the service of any country;
7. Participation in a riot, civil commotion or insurrection;
8. Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane;
9. Mental or nervous disorders;
10. Having Cosmetic Surgery or other elective procedures that are not Medically Necessary;
11. Operating any motorized passenger vehicle for wage, compensation or profit;
12. Directly or indirectly engaging in an illegal occupation or illegal activity or Your being incarcerated;
13. Committing or trying to commit a felony;
14. 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; and
15. 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.

Pre-Existing Condition Limitation

We will not provide benefits for any loss resulting from a Pre-Existing Condition, as defined in the Policy, unless the loss is incurred at least 12 months after the Effective Date of Coverage for an Insured Person.

- 5. 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. The Company reserves the right to change the applicable table of premium rates on a Class Basis.
- 6. PREMIUMS** – We reserve 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, We have 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.



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About Us

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 is available through HealthMarkets Insurance Agency Inc., 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.

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 carrier.
- 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 carrier.
- 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 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.