

Sickness and Injury Coverage  
**Fixed Indemnity Direct**

Cash benefits for covered healthcare services ... with no deductible.



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

The Fixed Indemnity Direct offers six, budget-friendly benefit levels that provide **cash benefits without having to worry about meeting a deductible**. The money can be used to **pay unexpected medical costs or everyday living expenses**.

Applying is simple and can be completed in minutes.



## Fixed Indemnity Direct at a Glance



- No Annual Deductible
- Affordable plan that supplements other health insurance you may have
- Pays a benefit for a covered sickness or injury even if benefits are also paid under Workers' Compensation<sup>1</sup>
- Flexible benefit options with six plans to choose from



Benefits are paid directly to you, not your doctor or hospital. Cash benefits can be used for:

- Copays or coinsurance
- Rent/Mortgage
- Car payment
- Child care
- Everyday living expenses



Affordable premiums with coverage **starting at \$17.38 per month.**<sup>2</sup>

**THIS POLICY PROVIDES LIMITED BENEFITS.** This type of plan is a supplement to health insurance and is not considered "minimum essential coverage" under the Affordable Care Act and therefore a Hospital Confinement/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. Plan availability may be limited by age of applicant | <sup>1</sup>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. | <sup>2</sup>Sample rate is based on a 30-year-old non-tobacco male for Plan 1. Premiums may vary by current date.

DAILY BENEFITS <sup>1</sup>	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
<b>Availability</b>	<b>Ages 1-83</b>			<b>Ages 1-64</b>		
<b>Hospital Confinement</b> (Maximum 365 days per confinement.)						
Without Surgery	\$100	\$250	\$500	\$1,000	\$2,000	\$3,000
With Surgery	\$200	\$500	\$750	\$1,500	\$2,500	\$3,500
<b>ICU/CCU Confinement</b> (Paid in lieu of hospital confinement benefit. Maximum 30 days per confinement.)						
	\$200	\$500	\$1,000	\$2,000	\$4,000	\$6,000
<b>Outpatient Surgery</b> (Maximum three days per calendar year.)						
	\$350	\$500	\$750	\$1,500	\$2,500	\$3,500
<b>Continuous Care</b> (Paid in lieu of hospital confinement or ICU/CCU confinement benefit. Care must begin within 14 days of a hospital confinement. Maximum 30 days per calendar year.)						
	\$50	\$125	\$250	\$250	\$250	\$250
<b>Emergency Room</b> (Maximum two days per calendar year.)						
	\$50	\$50	\$50	\$75	\$100	\$150
<b>Outpatient X-Ray and Laboratory Procedures</b> (Maximum five days per calendar year.)						
	\$50	\$50	\$50	\$100	\$100	\$100
<b>Outpatient Diagnostic Imaging Procedures</b> (Maximum two days per calendar year.)						
	\$100	\$250	\$250	\$500	\$500	\$500
<b>Ambulance</b> (Ground, water or air. Paid up to a maximum \$2,400 per lifetime.)						
	\$100	\$200	\$200	\$200	\$200	\$200
<b>Physician Office Visit</b> (Maximum four days per calendar year.)						
	Not Available in Plans 1, 2 or 3			\$75	\$75	\$75

<sup>1</sup> Subject to a 30-day waiting period for sickness.

This is an outline only and is not intended to serve as a legal interpretation of benefits. Reasonable effort has been made to have this outline represent the intent of contract language. However, the contract language stands alone and the complete terms of the coverage will be determined by the policy. Plan availability may be limited by age of applicant. 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 Hospital Confinement/Fixed Indemnity Insurance Policy, Form CH-26126-IP (10/13) VA.

MONTHLY PREMIUMS <sup>1</sup>	Plan 1	Plan 2	Plan 3	Plan 4	Plan 5	Plan 6
<b>30 Year Old Male</b>						
<b>Non-Tobacco</b>	\$17.38	\$25.37	\$35.51	\$84.17	\$118.43	\$153.21
<b>Tobacco</b>	\$24.33	\$35.52	\$49.71	\$117.84	\$165.80	\$214.49
<b>30 Year Old Female</b>						
<b>Non-Tobacco</b>	\$31.86	\$46.51	\$65.10	\$154.32	\$217.12	\$280.89
<b>Tobacco</b>	\$43.00	\$62.80	\$87.88	\$208.33	\$293.12	\$379.19
<b>45 Year Old Male</b>						
<b>Non-Tobacco</b>	\$29.22	\$42.66	\$59.71	\$141.54	\$199.14	\$257.62
<b>Tobacco</b>	\$40.91	\$59.73	\$83.59	\$198.15	\$278.80	\$360.67
<b>45 Year Old Female</b>						
<b>Non-Tobacco</b>	\$35.93	\$52.46	\$73.42	\$174.04	\$244.88	\$316.78
<b>Tobacco</b>	\$48.50	\$70.82	\$99.12	\$234.95	\$330.58	\$427.65
<b>65 Year Old Male</b>				<b>Not Available</b>		
<b>Non-Tobacco</b>	\$68.64	\$100.23	\$140.27			
<b>Tobacco</b>	\$96.10	\$140.32	\$196.39			
<b>65 Year Old Female</b>						
<b>Non-Tobacco</b>	\$69.36	\$101.28	\$141.74			
<b>Tobacco</b>	\$93.64	\$136.72	\$191.35			
<b>Dependent Child<sup>2</sup></b>	\$13.28	\$23.86	\$38.52	\$99.62	\$152.99	\$207.22

The chart above is only an illustration of benefit and premium options per covered person for plans. Sample rates are based on zip code 23219. Premiums may vary by current date. | <sup>1</sup> An application fee of up to \$20 may be applied at the time of application | <sup>2</sup> Dependent child is a male or female, 1 - 17 years of age.



## 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 benefits for covered expenses.
- 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.







## **IMPORTANT NOTICE TO PERSONS ON MEDICARE. THIS INSURANCE DUPLICATES SOME MEDICARE BENEFITS.**

### **This is not Medicare Supplement Insurance.**

This insurance pays a fixed dollar amount, regardless of your expenses, for each day you meet the policy conditions. It does not pay your Medicare deductibles or coinsurance and is not a substitute for Medicare Supplement insurance.

### **This insurance duplicates Medicare benefits when:**

- Any expenses or services covered by the policy are also covered by Medicare

### **Medicare generally pays for most or all of these expense.**

### **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
- Physician services
- Other approved items and services
- Hospice

### **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):

- **Confined/Confinement** means an insured person's admission to and subsequent continued stay in a hospital, a hospital intensive care/cardiac care unit, skilled nursing facility, rehabilitation facility, rehabilitation unit, or hospice unit, for which a daily charge for room and board is made for each day of confinement. Confinement for the same sickness or injury separated by less than 60 days are considered a continuation of the same confinement.
- **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 or in facilities available to the hospital on a prearranged basis, 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) Be accredited as a hospital by the Joint Commission on Accreditation of Hospitals.
- **Injury** means accidental bodily injury sustained by the insured person which are the direct result of an accident, independent of disease or bodily infirmity or any other cause, and which occur while the insurance is in force. Injury includes pregnancy following an act of rape of an insured person which was reported to the police within 7 days following its occurrence. In the case of an act of rape or incest to a female insured person under the age of 13, the 7 day requirement is extended to 180 days.
- **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.

## Other Important Information (continued)

### Coverage Information:

- **COVERAGE BEGINS:** In consideration of your premiums paid as shown in the Policy, and 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 85, subject to Chesapeake's right to discontinue or terminate the coverage as provided in the Termination of Coverage section of the Policy. The insured has the right to continue the Policy in force by the timely payment of premiums and during this period Chesapeake has no right to make unilaterally any change in any provision of the Policy while the Policy is in force, except that Chesapeake reserves the right to change the applicable table of premium rates on a class basis.
- **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. The premium for the Policy may change in amount by reason of an increase in the attained age of the insured person.
- **TERMINATION OF COVERAGE:** The Policy will terminate at 12:01 AM Standard Time on the day following the termination, due to cancellation of the Policy by you or by Chesapeake, subject to the following provisions:

#### **Cancellation by Insured Person**

The insured person may cancel the Policy at any time by written notice delivered or mailed to Chesapeake effective upon receipt or on such later date as may be specified in the notice. In the event of cancellation, Chesapeake shall return promptly the unearned portion of any premium paid. The earned premium shall be computed pro-rata. Cancellation shall be without prejudice to any claim originating prior to the effective date of cancellation.

#### **Cancellation by Chesapeake**

Chesapeake may cancel the Policy at any time by written notice delivered to the insured person, or mailed to his last address as shown by the records of Chesapeake, stating when, no less than 31 days thereafter, the cancellation shall be effective. In the event of cancellation, Chesapeake will return promptly the unearned portion of any premium paid. The earned premium shall be computed pro-rata. Cancellation shall be without prejudice to any claim originating prior to the effective date of cancellation.

Your coverage will terminate and no benefits will be payable under the Policy: At the end of the period for which premium has been paid (subject to the grace period) | On the date you reach age 85 | On the date of fraud or material misrepresentation in the application by you | On the date Chesapeake elects to discontinue this plan or type of coverage or all coverage in your state | Your dependent's coverage will terminate at the end of the month following the date such dependent ceases to be an eligible dependent. The unearned portion of any premium paid will be refunded promptly. The earned premium shall be computed pro rata. Cancellation shall be without prejudice to any claim originating prior to the effective date of cancellation.



## Other Important Information (continued)

### EXCLUSIONS AND LIMITATIONS

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

Any act of war, declared or undeclared ("war" does not include terrorism) | Participation in a riot or insurrection | Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane | Mental or emotional disorders | Alcoholism and drug addiction | 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 | 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 | Experimental or investigational medicine | 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 | Cosmetic surgery, except for conditions specified in the definition of cosmetic surgery | Radial keratotomy or any eye surgery when the primary purpose is to correct nearsightedness, farsightedness, astigmatism, or any other refractive error | Directly or indirectly engaging in an illegal occupation | Committing or trying to commit a felony | Normal pregnancy, except for complications of pregnancy | Hospital confinement for routine or normal newborn child care, or unless otherwise stated in the Policy | Aviation, 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 | Care received outside of the United States.

Pre-Existing Condition Limitation: Chesapeake will not provide benefits for any loss resulting from a pre-existing condition, as defined in the Policy, unless the loss incurred starts at least one year after the effective date of coverage for an insured person.



## 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.

SureBridge® is a registered trademark used for both insurance and non-insurance products offered by subsidiaries of HealthMarkets, Inc. Supplemental 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.

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Weekdays 8:00 a.m. to 5:00 p.m. in all time zones