

Lump Sum Fixed Indemnity Coverage **Metal Gap Plan**

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





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

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 help **complement the Bronze, Silver, and Gold Affordable Care Act (ACA) plans**.

Applying is simple and can be completed in minutes.

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/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.

Metal Gap at a Glance



Pays a lump-sum cash benefit even if benefits are also paid under Workers' Compensation¹:

- **\$6,000** for hospital confinement
- **\$3,000** for outpatient surgery
- **\$500** for Emergency Room treatment related to an injury

Helps fill the gaps left by Bronze, Silver and Gold level ACA compliant health insurance plans

Cash benefits can be used for:



Co-pays or co-insurance



Rent/mortgage



Car payments



Child care



Everyday living expenses



Did You Know?

43% of those with private insurance said their deductible was either **difficult or impossible to afford.**²

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. Rates may vary by current date. The information contained herein is accurate at the time of publication. 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/Lump Sum Fixed Indemnity Insurance Policy, Form CH-26127-IP (03/15) VA. [1] Benefits are not coordinated with Workers' Compensation. Exclusions & Limitations and Policy provisions may apply. [2] InsuranceNewsNet Magazine, March 2015 issue. Magazine source: The Commonwealth Fund



A Metal Gap plan from SureBridge helps 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) ¹	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

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. ¹ Subject to a 30-day waiting period for sickness; 0 days for injury.

MONTHLY PREMIUMS			
30 Year Old Non-Tobacco Male	\$16.48	\$31.93	\$47.74
30 Year Old Tobacco Male	\$19.78	\$38.32	\$57.28
30 Year Old Non-Tobacco Female	\$30.22	\$58.55	\$87.51
30 Year Old Tobacco Female	\$36.26	\$70.26	\$105.01
45 Year Old Non-Tobacco Male	\$27.71	\$53.70	\$80.26
45 Year Old Tobacco Male	\$33.26	\$64.44	\$96.32
45 Year Old Non-Tobacco Female	\$34.07	\$66.03	\$98.70
45 Year Old Tobacco Female	\$40.89	\$79.23	\$118.43
Dependent Child (0-17 years of age)	\$23.00	\$44.31	\$66.18

The chart above is only an illustration of premium options. Sample rates are based on zip code 23219. Premiums may vary by current date.

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.



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 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 schedule, and once Chesapeake has 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. The Policy is effective from 12:01 a.m. Standard Time at the address of the insured person. It shall continue in effect until terminated in the manner provided within the Policy.
- **GUARANTEED RENEWABILITY:** Your Policy is guaranteed renewable to age 65, subject to Chesapeake's right to discontinue the coverage as provided in 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 age of insured person.
- **TERMINATION OF COVERAGE:** The Policy will terminate at 12:01 AM Standard Time 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, the Company 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 Company

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 the Company, stating when, no less than 31 days thereafter, the cancellation shall be effective. In the event of cancellation, the Company 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 to you 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 65 | On the date of fraud or material misrepresentation by you (subject to the Time Limit on Certain Defenses provision) | On the date Chesapeake elects to discontinue this plan or type of coverage or all coverage in your state. 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:

Routine and/or preventive physician office visits | 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), except when the pregnancy is a result of an alleged act of rape or incest or 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

Other Important Information (continued)

EXCLUSIONS AND LIMITATIONS

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

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 | Care received outside of the United States.

Pre-Existing Conditions Limitations: Chesapeake will not provide benefits for any loss resulting from a pre-existing condition, as defined in the Policy, unless the claim for 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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Navigate Life's Twists & Turns

with the SureBridge portfolio of supplemental insurance products

**Accident | Dental | Disability | Fixed Indemnity
Illness | Metal Gap | Vision**

SureBridge[®]
Underwritten by
The Chesapeake Life Insurance Company[®]

SureBridgeInsurance.com
(800) 815-8535

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