

# 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.



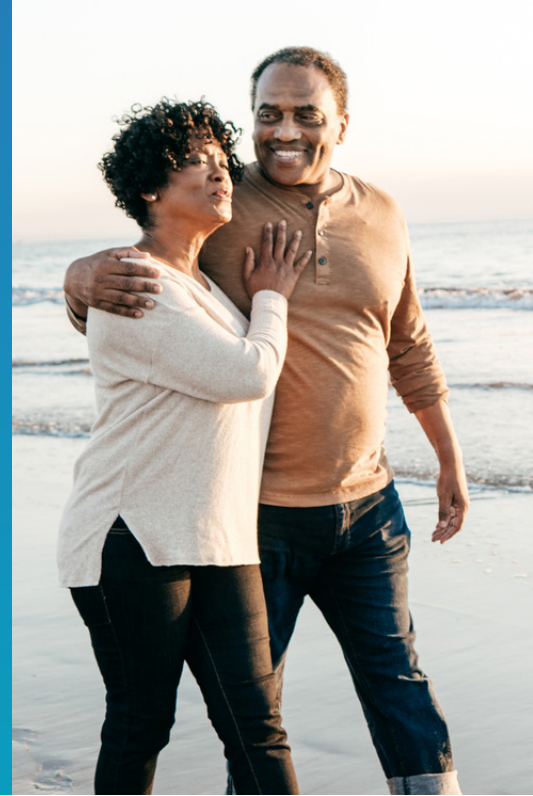


# What is ProtectFit Plus?

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

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' Compensation<sup>2</sup>



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 plan<sup>3</sup>

<sup>1</sup>Findings from NerdWallet Health's analysis of data from the U.S. Census, Centers for Disease Control, the federal court system, and the Commonwealth Fund. | <sup>2</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>3</sup>30 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 <sup>1</sup>	\$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 <sup>1</sup>	\$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 <sup>2,3</sup>		
<ul style="list-style-type: none"> <li>You and/or your covered dependent spouse</li> </ul>	\$100	\$150
<ul style="list-style-type: none"> <li>Your covered dependent children</li> </ul>	\$50	\$100
Major Diagnostic Exam: CT Scan, MRI, EEG in a hospital or urgent care facility <sup>1</sup>	\$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		
<ul style="list-style-type: none"> <li>Quadriplegia (4 limbs)</li> </ul>	\$6,250	\$12,500
<ul style="list-style-type: none"> <li>Paraplegia (lower limbs)</li> </ul>	\$3,125	\$6,250
Eye Injury Benefit <sup>2,3</sup> :		
<ul style="list-style-type: none"> <li>Surgical Repair</li> </ul>	\$125	\$250
<ul style="list-style-type: none"> <li>Removal of a foreign body</li> </ul>	\$35	\$65
Brain Concussion Benefit <sup>2</sup> :	\$25	\$50
Miscellaneous Surgery Procedures <sup>4,5</sup> : Limited to 1 surgery procedure per day		
<ul style="list-style-type: none"> <li>Covered surgeries include: Repair of tendons/ligaments, torn rotator cuffs, ruptured discs, torn knee cartilages, Arthroscopy without surgery repair</li> </ul>	\$325	\$625
<ul style="list-style-type: none"> <li>Covered surgeries include: Open abdominal, cranial, hernia or thoracic surgery</li> </ul>	\$625	\$1,250
Burn <sup>2,3</sup> : Benefits graded based on percentage of body surface burned	2nd Degree/3rd Degree	
<ul style="list-style-type: none"> <li>From lowest benefit: Less than 10% of body surface</li> </ul>	\$35/\$75	\$75/\$175
<ul style="list-style-type: none"> <li>To highest benefit: 90% or more of body surface</li> </ul>	\$625/\$6,250	\$1,250/\$12,500

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

## Lump-Sum Accidental Injury Benefit (continued)

	Low Plan	High Plan
Skin Grafts <sup>1</sup> : Maximum for all skin grafts combined	50% of lump-sum burn benefit paid	
Fracture <sup>2</sup> : 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 <sup>2</sup> : 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 <sup>2,3</sup> : 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 <sup>2,3</sup>		
• Broken teeth repaired with crown	\$150	\$300
• Broken teeth resulting in extraction	\$50	\$100

## Follow-Up/Restorative Benefit

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

## Transportation Benefit<sup>3</sup>

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

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

## Accidental Death and Dismemberment Benefit

Benefits shall be payable if the loss occurs within 90 days from the date of the Accidental Injury, irrespective of total disability, or occurs within one year from the date of the Accidental Injury and during a period of continuous Total Disability resulting from the Accidental Injury and commencing within 30 days of the date of the 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 Benefit<sup>1</sup>

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

<sup>1</sup>Amount 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) VA.

## 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
- physician services
- outpatient prescription drugs if you are enrolled in Medicare Part D
- other approved items and 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 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.
- **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 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.
- **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; 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.
- **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.
- **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.

## Other Important Information (continued)

### EXCLUSIONS AND LIMITATIONS

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

Sickness, including but not limited to pregnancy and childbirth | Any care not medically necessary (except as specifically provided in the Policy) or benefits which are not specifically provided for in the Policy | Hospital confinement for childbirth, including routine or normal newborn child care or unless otherwise stated in the Policy | Any act of war, declared or undeclared ("war" does not include terrorism) | Participation in a riot, civil commotion or insurrection | Suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane | Mental or emotional disorders | Alcoholism and drug addiction | Having cosmetic surgery or other elective procedures that are not medically necessary | Directly or indirectly engaging in an illegal occupation or illegal activity | Committing or trying to commit a felony | Aviation, 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.

### 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, the effective date of coverage for you and those eligible dependents listed in the application and accepted by Chesapeake will be the Policy date shown in the Policy schedule.
- **RENEWABILITY:** The Policy is guaranteed renewable at the sole option of the insured, or to age 65, subject to Chesapeake's right to discontinue or terminate the 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.
- **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 not been paid (subject to the grace period) | Effective upon our receipt of your request of termination or on such later date as may be specified in the notice | On the date of fraudulent misstatements in the application 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 | 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.





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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.

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