



Underwritten by *The Chesapeake Life Insurance Company*

## CancerWise<sup>®</sup>



**Cash benefits paid directly to you to help you focus on treatment and recovery, not expenses.**



## 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.



# CancerWise®

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

If **cancer strikes**, your focus should be on treatment and recovery, not on your finances. The **CancerWise plan can help**. It offers four affordable benefit level options that pay a one-time **lump-sum cash benefit 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.**

## CancerWise At A Glance

- Pays up to a **\$50,000 one-time lump-sum cash benefit** upon a first diagnosis of a cancer
- 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 \$5<sup>18</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 \$20,000 benefit level.

BENEFIT OPTIONS	\$20,000	\$30,000	\$40,000	\$50,000
-----------------	----------	----------	----------	----------

One-time benefits are payable under the Policy for diagnosis of malignant cancer or cancer in situ per insured person. Pays \$1,000 for diagnosis of non-melanoma skin cancer.

**MONTHLY PREMIUMS<sup>1</sup>**

30 Year Old Male	\$8 <sup>83</sup>	\$13 <sup>25</sup>	\$17 <sup>67</sup>	\$22 <sup>08</sup>
30 Year Old Female	\$7 <sup>99</sup>	\$11 <sup>98</sup>	\$15 <sup>97</sup>	\$19 <sup>97</sup>
40 Year Old Male	\$15 <sup>13</sup>	\$22 <sup>69</sup>	\$30 <sup>25</sup>	\$37 <sup>81</sup>
40 Year Old Female	\$12 <sup>07</sup>	\$18 <sup>10</sup>	\$24 <sup>14</sup>	\$30 <sup>17</sup>
Dependent Male Child	\$2 <sup>59</sup>	\$3 <sup>89</sup>	\$5 <sup>19</sup>	\$6 <sup>48</sup>
Dependent Female Child	\$2 <sup>90</sup>	\$4 <sup>35</sup>	\$5 <sup>80</sup>	\$7 <sup>25</sup>

<sup>1</sup> The chart above is only an illustration of benefit and premium options per non-tobacco covered person.

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 Cancer Benefit Policy, Form CH-26055-IP (5/07) VA (05/12).

## CANCERWISE: OTHER IMPORTANT INFORMATION

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

- **Cancer in Situ** means an early form of cancer wherein the tumor cells are still confined to the site where they originated and they have neither invaded neighboring tissue nor metastasized. Stage 0 transitional carcinoma of urinary bladder, early prostate cancer, and indolent lump breast cancer which has not metastasized or become malignant cancer shall be considered cancer in situ.
- **Malignant Cancer** means a disease manifested by the presence of a malignant internal tumor characterized by the uncontrolled growth and spreading of malignant cells and/or the invasion of tissue, a malignant melanoma, leukemia or Hodgkin's Disease.
- **Non-Melanoma Skin Cancer** means any skin cancer which is not specifically diagnosed as malignant melanoma.
- **Pre-Existing Condition** means a malignant cancer, cancer in situ or non-melanoma skin cancer which: 1) manifests itself within 6 months prior to the effective date of the coverage; or 2) was diagnosed prior to the effective date of coverage and for which medical advice or treatment was recommended by or received from a physician within 10 years prior to the effective date of coverage.

### EXCLUSIONS AND LIMITATIONS

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

Any services, supplies, care or treatment of malignant cancer/cancer in situ and non-melanoma skin cancer, or any other disease, sickness or incapacity | Any disease, sickness, or incapacity which is not included within the definition of malignant cancer, cancer in situ and/or non-melanoma skin cancer as defined under the Policy | Any diagnosis, as defined within the Policy, which is made by a member of your immediate family | Any diagnosis, as defined within the Policy, which is made outside the U.S. | Any diagnosis, as defined within the Policy, which is made after the date on which coverage under the Policy has been terminated, unless care or confinement for the malignant cancer/cancer in situ and non-melanoma skin cancer began while coverage was in force within 90 days prior to the diagnosis. | The Policy does not provide benefits for any loss resulting from a pre-existing condition, as defined within the Policy, unless the loss is incurred at least 12 months after the effective date of coverage for an insured person.

## CANCERWISE: 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 and you have paid your premium, coverage will begin on the Policy date shown in the Policy schedule.
- **RENEWABILITY:** Your Policy is guaranteed renewable subject to the timely payment of premium and 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.
- **TERMINATION OF COVERAGE:** Upon cancellation by you or termination by Chesapeake, coverage under the Policy will terminate at 12:01 a.m. Standard Time at the address of the primary insured, 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 the 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. Termination by Chesapeake: Coverage will terminate and no benefits will be payable under the Policy on the earliest of: | The end of the period for which premium has not been paid (subject to the grace period) | The date we receive your notice of request for termination, or on such later date as may be specified in the notice. Premium will be refunded for any amounts paid beyond the termination date | The date of fraudulent misstatements in the application for coverage by you. Your coverage will terminate under the Policy on the earliest of: The date the lifetime cancer benefit amount for malignant cancer / cancer in situ and non-melanoma skin cancer has been paid to you (the primary insured). Your covered dependent spouse, if any, will become the new primary insured. In the event you do not have a covered dependent spouse, Your oldest covered dependent child, if any, will become the new primary insured. In the event you are the only individual covered under the Policy, the Policy will terminate in its entirety; or | Your death. Your covered dependent spouse, if any, will become the new primary insured. In the event you do not have a covered dependent spouse, your oldest covered dependent child, if any, will become the new primary insured. In the event you are the only individual covered under the Policy, the Policy will terminate in its entirety.

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-26055-IP (05/07) VA (05/12).



## 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)



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.



# 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



Underwritten by *The Chesapeake Life Insurance Company*®