



Income Protection Direct

Cash benefits to help cover expenses during times of total disability

DID YOU KNOW?

7 in 10
workers say they could
not cover normal living
expenses for more than
six months without a
paycheck.¹

Most people insure their material possessions but few think to insure their most valuable asset - their ability to earn income.

The **Income Protection Direct** plan provides **the important extra layer of financial protection you need**. The money can be used to **pay unexpected medical costs or everyday living expenses**.

Applying is simple and can be completed in minutes.

Cash benefits can be used for:

- Co-pays or co-insurance
- Rent/mortgage
- Car payments
- Child care
- Everyday living expenses

Income Protection Direct At A Glance

- Pays up to a **\$2,500 monthly cash benefit** for a physician-verified period of total disability caused by an illness or injury
- Waiver of Premium benefit included
- Benefits are paid directly to you - not your doctor or hospital
- Affordable premiums that do not increase as you get older with coverage **starting at \$20⁰⁷ per month²**

Cash benefits paid directly to you. Apply today!

¹ Social Security Administration, Fact Sheet February 2013 | ² 25 year old white collar male at \$1,000 monthly benefit level with a benefit period of 12 months and an elimination period of 30 days.

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Income Protection Direct



Make sure you are protected with other popular SureBridge products:



Critical Illness Direct



Dental



Vision

DESCRIPTION

Pays a monthly cash benefit during times of total disability due to an illness or injury. Benefit options: \$1,000, \$1,500, \$2,000 and \$2,500. Benefit cannot exceed 60% of gross monthly earnings.

Medical advice, consultation or treatment must commence within 30 days of the illness or injury which caused your total disability.

Waiver of Premium Benefit: After a period of 90 consecutive days of total disability, this additional benefit waives the monthly premium, up to the maximum period payable, with no interruption in coverage. Premium payments must resume within 31 days of the expiration of the waiver of premium benefit to continue coverage.

Maximum Period Payable Options: 12 or 24 months

Elimination Period Options: 14 or 30 days



MONTHLY PREMIUMS	\$1,000		\$1,500		\$2,000		\$2,500	
	Male	Female	Male	Female	Male	Female	Male	Female
30 Year Old (white collar)	\$17 ⁹²	\$24 ⁸⁵	\$27 ⁶⁴	\$38 ³³	\$37 ⁶⁶	\$52 ²³	\$47 ⁹⁹	\$66 ⁵⁵
30 Year Old (blue collar)	\$44 ⁶⁰	\$61 ⁸⁵	\$68 ⁷⁹	\$95 ³⁹	\$93 ⁷⁴	\$129 ⁹⁹	\$119 ⁴⁴	\$165 ⁶³
45 Year Old (white collar)	\$27 ⁰⁰	\$33 ⁴⁵	\$41 ⁶⁴	\$51 ⁶⁰	\$56 ⁷⁵	\$70 ³¹	\$72 ³¹	\$89 ⁵⁸
45 Year Old (blue collar)	\$67 ²⁰	\$83 ²⁶	\$103 ⁶⁵	\$128 ⁴¹	\$141 ²⁴	\$174 ⁹⁸	\$179 ⁹⁶	\$222 ⁹⁶

The chart above is only an illustration of benefit and premium options per covered person for plans with a 30 day elimination period and 12 month benefit period. As defined by the American Academy of Actuaries, "blue collar" refers to union and hourly workers. All other workers are classified as "white collar."

Consumer Preferred Status: Based on 35% of applicants selecting the \$1,000 benefit level (4/2013).

Apply today for Income Protection Direct and get cash during times of disability

This brochure provides only summary information. The information contained herein is accurate at the time of print. 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 disability income insurance Policy. Form CH-26115-IP (01/10) VA.

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INCOME PROTECTION DIRECT: OTHER IMPORTANT INFORMATION

Definitions (See Policy for Other Important Definitions):

- **Actively at Work** means working on a permanent basis at least 25 hours per week for wage or salary; and performing the material and substantial duties of a regular job or any other job for which the insured is qualified by reason of education, training or experience.
- **Elimination Period** means the consecutive period of time beginning from the date on which you are considered totally disabled before the monthly indemnity benefit is payable. The elimination period is shown in the Policy schedule of benefits.
- **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.
- **Sickness** means an illness or disease.
- **Total Disability or Totally Disabled** means that, due to a sickness or injury, you are: 1) under a legally qualified 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 are not in fact actively at work, as certified by a legally qualified physician upon our request.

EXCLUSIONS AND LIMITATIONS

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

Injuries that do not occur while the Policy is in force for the insured person | 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 | Having cosmetic surgery | Experimental or investigational medicine | Alcoholism and drug addiction | Directly or indirectly engaging in an illegal occupation or illegal activity | Committing or trying to commit a felony | Pregnancy and childbirth | 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, on a regularly scheduled passenger trip.

We may require information regarding pre-tax personal income, allowable business expenses, and other plans, including income tax returns, for period before and after the start of a period of total disability. Failure to provide such information may result in disqualification for benefit payment under the Policy. Benefits are subject to coordination with other compensation.

Pre-Existing Condition: We will not provide benefits for any loss resulting from a pre-existing condition, as defined, unless the loss is incurred at least **one-year** after your effective date of coverage. A pre-existing condition means a sickness 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 **two-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 **two-year** period before the effective date of coverage.

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 at the sole option of the insured, or to age 65, subject to 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:** 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 we elect 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. The unearned portion of any premium paid will be refunded promptly. The earned premium shall be computed pro rata.

Navigate life's twists and turns with the SureBridge portfolio of supplemental and life insurance products



Dental



Vision



Accident Direct



Income Protection Direct



Accident Disability Direct



CancerWise®



Critical Illness Direct



Hospital Confinement Direct



Critical Accident Direct



ProtectFit Plus



Accident Companion



Final Expense Whole Life



Simplified Issue Term Life



Fixed Indemnity Direct



SureBridgeInsurance.com

800-815-8535

Weekdays, 8am to 5pm in all time zones

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