



## 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.<sup>1</sup>

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 \$20<sup>07</sup> per month<sup>2</sup>**

## Cash benefits paid directly to you. Apply today!

<sup>1</sup> Social Security Administration, Fact Sheet February 2013 | <sup>2</sup> 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



## DESCRIPTION

Pays a monthly cash benefit during times of total disability due to an illness or injury. Benefit options: \$500<sup>1</sup>, \$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, 30, 60 or 90 days

MONTHLY PREMIUMS	\$500 <sup>1</sup>		\$1,000		\$1,500		\$2,000		\$2,500	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
30 Year Old (white collar)	\$12 <sup>54</sup>	\$17 <sup>39</sup>	\$21 <sup>51</sup>	\$29 <sup>82</sup>	\$33 <sup>17</sup>	\$46 <sup>00</sup>	\$45 <sup>20</sup>	\$62 <sup>68</sup>	\$57 <sup>60</sup>	\$79 <sup>87</sup>
30 Year Old (blue collar)	\$31 <sup>21</sup>	\$43 <sup>28</sup>	\$53 <sup>53</sup>	\$74 <sup>23</sup>	\$82 <sup>56</sup>	\$114 <sup>48</sup>	\$112 <sup>50</sup>	\$156 <sup>00</sup>	\$143 <sup>35</sup>	\$198 <sup>78</sup>
45 Year Old (white collar)	\$18 <sup>89</sup>	\$23 <sup>41</sup>	\$32 <sup>40</sup>	\$40 <sup>15</sup>	\$49 <sup>98</sup>	\$61 <sup>92</sup>	\$68 <sup>10</sup>	\$84 <sup>38</sup>	\$86 <sup>78</sup>	\$107 <sup>51</sup>
45 Year Old (blue collar)	\$47 <sup>02</sup>	\$58 <sup>26</sup>	\$80 <sup>65</sup>	\$99 <sup>92</sup>	\$124 <sup>39</sup>	\$154 <sup>11</sup>	\$169 <sup>50</sup>	\$210 <sup>00</sup>	\$215 <sup>98</sup>	\$267 <sup>58</sup>

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." Premiums may vary by state. | <sup>1</sup> This benefit level is guaranteed acceptance regardless of health or medical history; subject to eligibility requirements and pre-existing condition limitations.

Make sure you are protected with other popular SureBridge products:



Critical Illness Direct



Dental



Vision

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

This brochure provides only summary information and the benefits and rates may vary by state. 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 disability income insurance Policy. Form CH-26115-IP (01/10), or its state variation.

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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.<sup>1</sup>
- **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 bodily harm caused by an accident resulting in unforeseen trauma requiring immediate medical attention and is not contributed to, directly or indirectly, by a sickness. The injury must first occur after your coverage has become effective and while the coverage is in force.
- **Sickness** means an illness or disease.<sup>2</sup>
- **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) 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 first occur while the Policy is in force for the insured person | Any act of war, declared or undeclared | Active military duty in the service of any country | Participation in a riot, civil commotion or insurrection | Suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane<sup>3</sup> | Mental or nervous disorders | Having cosmetic surgery<sup>4</sup> | Experimental or investigational medicine | Operating any motorized passenger vehicle for wage, compensation or profit | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens directly or indirectly<sup>5</sup> | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly<sup>6</sup> | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated<sup>7</sup> | Committing or trying to commit a felony<sup>8</sup> | Pregnancy and childbirth<sup>9</sup> | Mountaineering using ropes and/or other equipment, parachuting, hang gliding, racing any type of vehicle in an organized or unorganized event, sky diving, scuba diving below 130 feet, motorized racing, parasailing, experimental aviation, ultra-light flying, base jumping, bungee jumping, heli-skiing or heli-snowboarding<sup>10</sup> | Travel in or descent from any vehicle or device for aerial navigation, 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<sup>11</sup>.

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.<sup>12</sup>

<sup>1</sup>TN: changes 'job' to 'gainful occupation' | <sup>2</sup>KS: adds 'includes complications of pregnancy' | <sup>3</sup>CO, MO: removes 'or insane' MN: deleted entirely | <sup>4</sup>DC: adds 'except as mandated by D.C.' | <sup>5</sup>AL: adds 'unless taken as prescribed by a legally qualified physician' DC: deleted entirely LA: revised to read 'addiction of alcohol, narcotics, or hallucinogens, directly or indirectly' KS, MI: deleted entirely MN: removes 'including alcoholism' and adds at end 'unless administered on the advice of a physician' | <sup>6</sup>AK: adds 'unless administered on the advice of a physician' after 'narcotics' IL: adds 'unless taken as prescribed by a legally qualified physician and removes 'or under the influence of intoxicants' DC: revised to read 'the voluntary use of illegal drugs; the intentional taking of over the counter medication not in accordance with recommended dosage and warning instructions; and the intentional misuse of prescription drugs, except as mandated by D.C.' IN, MI: deleted entirely LA: revised to read 'being intoxicated or under the influence of intoxicants, hallucinogens or narcotics, directly or indirectly' MN: revised to read 'an overdose of drugs, being intoxicated (limited to an insured person driving or operating a motor vehicle and who has been determined to have a blood alcohol level exceeding the legal limit as defined by state law) or under the influence of hallucinogens, narcotics or other drugs, directly or indirectly, unless administered on the advice of a physician' TN: adds 'for alcohol intoxication this means over the legal limit of .08' after 'intoxicated' UT: removes 'being intoxicated or under the influence of intoxicants' and adds the new exclusion 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit' | <sup>7</sup>MO: removes 'or your being incarcerated' NE: revised to read 'engaging in an illegal occupation' UT: adds 'as a voluntary participant' after 'activity' | <sup>8</sup>UT: adds 'as a voluntary participant' | <sup>9</sup>KS, TN: adds 'except for complications of pregnancy' | <sup>10</sup>IA: revised to read 'aviation, including experimental aviation, or ultra-light flying' IL: deleted entirely | <sup>11</sup>AK: removes '(other than a charter airline)' | <sup>12</sup>AL: changes 'two-years to 'five-month' DC, IL, KS, MS: changes 'two-year' to 'one-year' ND: provision 2 is deleted entirely NM: changes 'one-year' and 'two-year' to 'six-month'.

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.

## INCOME PROTECTION DIRECT: OTHER IMPORTANT INFORMATION (continued)

### Coverage Information:

- **COVERAGE BEGINS:** Chesapeake requires evidence of insurability before coverage is provided. 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 65, subject to Chesapeake's right to discontinue or terminate coverage as provided in the termination of coverage section of the Policy.<sup>1</sup>
- **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.<sup>2</sup>
- **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 been paid, except as provided in the waiver of premium provision<sup>3</sup> | At the end of the month following the date of our receipt of your request of termination | On the date of fraud or material misrepresentation by you<sup>4</sup> | On the date we elect to discontinue this plan or type of coverage or all coverage in your state<sup>5</sup> | On the date an insured person is no longer a permanent resident of the United States | On the date you reach age 65

<sup>1</sup>IA: changes 'guaranteed renewable to age 65' to 'conditionally renewable to age 65, or Medicare eligibility, whichever comes first' KS, MN, TN: changes 'guaranteed' to 'conditionally' | <sup>2</sup>LA: changes '31 days' to '45 days' and adds 'such rates will not increase more than once each six-month period following the initial twelve-month period' MS, NM, WI: changes '31 days' to '60 days' AK, UT: changes '31 days' to '45 days' | <sup>3</sup>NE: adds '(subject to the grace period)' after 'paid' | <sup>4</sup>AL: adds 'subject to the Time Limit on Certain Defenses provision in the General Provisions section' | <sup>5</sup>AK: adds 'we will give you at least 45 days notice before the date coverage will be discontinued' ND, RI: deleted entirely TN: adds 'laterally' after 'discontinue'.

For use in AK, AL, AR, AZ, CO, DC, DE, IA, IL, IN, KS, LA, MI, MN, MO, MS, ND, NE, NM, OH, RI, TN, UT, WI

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.



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