

## Accident Disability Coverage

# Accident Disability Direct

Cash benefits paid directly to you ... during times of accident-related disability.





## What is Accident Disability?

Accidents happen and the **Accident Disability Direct** plan can help you financially when they do. It pays **monthly cash benefits** directly to you during times when an accidental injury results in total disability leaving you unable to work. The money can be used to pay unexpected medical costs or everyday living expenses.

**Applying is simple and can be completed in minutes.**

### Accident Disability Direct At a Glance



Pays up to a \$2,500 monthly cash benefit for a physician-verified period of total disability caused by 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 \$5.16 per month<sup>1</sup>

<sup>1</sup> White collar female at \$1,000 monthly benefit level with a benefit period of 12 months and an elimination period of 30 days.

## Cash Benefits Can be Used For



Co-pays or co-insurance



Rent/mortgage



Car payments



Child care



Everyday living expenses



## Did You Know?

# 95%

of disabling injuries occur off the job  
which means Worker's Compensation  
does not cover them.<sup>1</sup>

<sup>1</sup>Council for Disability Awareness, Long-Term Disability Claims Review, 2014

## How Does the Coverage Work?

Pays a monthly cash benefit for a physician-verified period of total disability due to an injury.

**Available benefit options:** \$500, \$1,000, \$1,500, \$2,000 and \$2,500. Benefit cannot exceed 60% of your prior monthly income.<sup>1</sup>

Medical advice, consultation or treatment must commence within 30 days of the 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<sup>2</sup>

### Monthly Premiums (white collar worker)

Consumer Preferred

	\$500		\$1,000		\$1,500		\$2,000		\$2,500	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
30 Year Old	\$3.56	\$3.05	\$6.02	\$5.16	\$9.18	\$7.87	\$12.50	\$10.72	\$15.83	\$13.57

### Monthly Premiums (blue collar worker)

Consumer Preferred

	\$500		\$1,000		\$1,500		\$2,000		\$2,500	
	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE	MALE	FEMALE
30 Year Old	\$8.90	\$7.63	\$15.04	\$12.89	\$22.95	\$19.67	\$31.26	\$26.80	\$39.57	\$33.92

The charts above is only an illustration of benefit and premium options per individual 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." <sup>1</sup> For MD, the statement about 60% of prior monthly income is deleted. <sup>2</sup> DE does not have 60 or 90 day options.

Consumer Preferred Status: Based on 32% of customers with the \$2,500 monthly benefit level (8/2016).

This brochure provides only summary information and the benefit options 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. An Accident Only Disability Income Insurance Policy, Form CH-26114-IP (01/10), or its state variation.

## 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.



## 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 in 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.<sup>2</sup>
- **Total Disability or Totally Disabled** means that, due to an 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.<sup>3</sup>

### EXCLUSIONS AND LIMITATIONS

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

Sickness, including but not limited to pregnancy and childbirth<sup>4</sup> | Injuries that do not first occur while the Policy is in force for the insured person<sup>5</sup> | Any act of war, declared or undeclared<sup>6</sup> | Active military duty in the service of any country | Participation in a riot, civil commotion or insurrection<sup>7</sup> | Suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane<sup>8</sup> | Mental or nervous disorders | Having cosmetic surgery<sup>9</sup> | Operating any motorized passenger vehicle for wage, compensation or profit<sup>10</sup> | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens, directly or indirectly<sup>11</sup> | An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly<sup>12</sup> | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated<sup>13</sup> | Committing or trying to commit a felony<sup>14</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>15</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 Administration (FAA), on a regularly scheduled passenger trip.<sup>16</sup>

**Right of Inspection:** We may require information regarding pre-tax personal income, allowable business expenses, and other plans, including income tax returns, for periods 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.

<sup>1</sup>CT: removes entirely TN: changes 'job' to 'gainful occupation' | <sup>2</sup>CT: removes the last sentence IL: revises 'contributed to, directly or indirectly, by a sickness' to 'directly related to a sickness' MD: removes 'first' and adds 'If an injury occurs before the effective date, it will be covered if loss is incurred or disability begins after one year from the effective date of the Policy' | <sup>3</sup>CT: revises to 'you are: 1) completely disabled from engaging in any employment or occupation for which you are (or have become) qualified by reason of education, training or experience; 2) unable to perform required duties of employment or occupation for which you are (or have become) qualified by reason of education, training or experience; 3) unable to perform all of the substantial and material duties of your regular occupation; 4) not, in fact, engaged in any employment or occupation for wage or profit; and 5) under the care of a legally qualified physician' NC: adds 'until you have reached the maximum point of recovery' to 1), adds the provision 'Are still considered to be disabled under the terms of the Policy,' and adds the sentence 'We reserve the right to periodically have you examined at our own expense according to the terms of the Policy' MD: revises to 'means that due to injury, you are: 1) under a legally qualified physician's care (such care will not be required if it is determined that such regular care would be of no benefit to you); and 2) during the first 12 months for which benefits are payable and you are unable to perform each and every duty pertaining to your occupation. After the first 12 months, it means you are unable to perform each and every duty of any business or occupation for which the insured person is reasonably fitted by education, training and experience, as certified by a legally qualified physician upon our request.' | <sup>4</sup>KY: removes 'but not limited to' NC, TN: adds 'except for complications of pregnancy' | <sup>5</sup>MD: removes entirely NC: removes 'first' | <sup>6</sup>NC: adds 'except for terrorism' | <sup>7</sup>MD: removes entirely MI: revises to 'participation in a civil infraction or other activity that rises to the level of a misdemeanor or felony' NC: adds 'active' before 'participation' | <sup>8</sup>MO: removes 'or insane' MI, MN: removes entirely MD: removes 'sane or' PA: removes 'attempted suicide' and 'while sane or insane' | <sup>9</sup>DC: adds 'except as mandated by D.C.' MD: revises to 'any cosmetic surgery or surgical procedure except for disabilities arising from unplanned and unanticipated adverse consequences of such surgery' | <sup>10</sup>IL: removes entirely NC: adds 'such as a taxi or for racing' after 'vehicle' | <sup>11</sup>AK: adds 'unless taken as prescribed by a physician' AL, KY: adds 'unless taken as prescribed by a legally qualified physician' CT: revises to 'no indemnity will be paid for loss caused by the voluntary use of any controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by his physician for the insured' DC, MD, MI, PA: removes entirely IL: removes 'directly or indirectly' and adds 'unless taken as prescribed by a legally qualified physician' NC: adds 'unless administered on the advice of a legally qualified physician' MN: removes 'including alcoholism' and adds at the end 'unless administered on the advice of a physician' WY: adds 'unless used as prescribed by a legally qualified physician' | <sup>12</sup>AK: adds 'unless taken as prescribed by a physician' AL: adds at the end 'unless taken as prescribed by a legally qualified physician' and removes 'or under the influence of intoxicants' CT: revises to 'being intoxicated or under the influence of intoxicant; defined as having a blood alcohol content which results in the insured person being deemed legally intoxicated under the laws of the jurisdiction in which the loss is sustained or contracted' DC: revises 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.' IL: revises to read 'being intoxicated or under the influence of intoxicants that which is defined and determined by the laws of the state where the loss or cause of the loss was incurred, hallucinogens, narcotics or other drugs, unless taken as prescribed by a legally qualified physician' IN, MD, MI: removes entirely KY: adds 'unless taken as prescribed by a legally qualified physician' LA: revises to read 'being intoxicated or under the influence of intoxicants, hallucinogens or narcotics, directly or indirectly' MN: revises 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' NC: adds 'unless administered on the advice of a legally qualified physician' NE: revises to 'an overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics unless administered on the advice of a physician or other illegal drugs, directly or indirectly' PA: revises to 'any loss sustained or contracted in consequence of the insured person being intoxicated, or under the influence of any narcotic, unless administered on the advice of a legally qualified 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' WY: adds 'unless used as prescribed by a legally qualified physician' | <sup>13</sup>CT: revises to 'loss to which a contributing cause was the insured person's being engaged in a felonious act' IL: removes 'or indirectly' and 'illegal activity or' IA, MO: removes 'or your being incarcerated' MD: removes entirely NE: revised to read 'engaging in an illegal occupation' PA: removes 'or illegal activity or your being incarcerated' UT: adds 'as a voluntary participant' after 'activity' | <sup>14</sup>CT, MD: removes entirely MI: revises to 'commission of or attempt to commit a felony or to which a contributing cause was the insured's being engaged in an illegal occupation or other willful criminal activity per Michigan Compiled Law Section 500.3452' UT: adds at the end 'as a voluntary participant' | <sup>15</sup>L, IA: removes entirely | <sup>16</sup>AK: removes (other than a charter airline) NC: adds the new exclusion 'Services or supplies for the treatment of an occupational injury or sickness which are paid under the North Carolina Workers' Compensation Act only to the extent such services or supplies are the liability of the employee, employer or workers' compensation insurance carrier according to a final adjudication under the North Carolina Workers' Compensation Act or an order of the North Carolina Industrial Commission approving a settlement agreement under the North Carolina Workers' Compensation Act.'

## Other Important Information (continued)

### Coverage Information:

- **COVERAGE BEGINS:** 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<sup>3</sup>: At the end of the month for which premium has been paid, except as provided in the waiver of premium provision<sup>4</sup> | At the end of the month following the date of our receipt of your request of termination<sup>5</sup> | On the date of fraud or material misrepresentation by you<sup>6</sup> | On the date we elect to discontinue this plan or type of coverage or all coverage in your state<sup>7</sup> | On the date an insured person is no longer a permanent resident of the United States | On the date you reach age 65 | Premium will only be refunded for any full months paid beyond the termination date<sup>8</sup>

<sup>1</sup>A: changes 'guaranteed renewable to age 65' to 'conditionally renewable to age 65, or Medicare eligibility, whichever occurs first' KS, KY, MN, TN: changes 'guaranteed' to 'conditionally' MD: adds '(or 66 if coverage is issued at the age of 64) after '65' | <sup>2</sup>KY: revises to 'Chesapeake reserves the right to change the table of premiums, on a class basis, however, the premium table will not be increased within 12 months from date of issue or date of renewal. The premium for the policy may also change in amount by reason of a change in occupation, the insured person's change in geographic location or an increase in the Policy benefit level. If we change the premiums, we will give the insured person a written notice of at least 31 days prior to the effective date of the new rates' 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' MD: revises '31 days' to '40 days' MS, NM, WI: changes '31 days' to '60 days' NC: adds at the beginning 'The table of premiums for the Policy are guaranteed to not change for twelve months from the effective date of coverage. After expiration of this twelve month period,' revises '31 days' to '45 days' and adds at the end 'and the new rates are approved by the North Carolina Department of Insurance. The approved rates shall be guaranteed for a period of not less than 12 months' PA: adds 'and any increase in premium rates has been approved by the Pennsylvania Department of Insurance' AK, UT: changes '31 days' to '45 days' | <sup>3</sup>MD: adds '(subject to the Extension of Benefits provision)' | <sup>4</sup>MD: adds '(subject to the Grace Period provision)' KY, NE: adds at the end '(subject to the grace period)' | <sup>5</sup>KS: removes entirely OH: revises to read 'on the date of our receipt of your request of termination' | <sup>6</sup>AL, MD: adds 'subject to the Time Limit on Certain Defenses provision in the General Provisions section' CT: adds '(subject to the Incontestability provision)' KY: revises 'material' to 'intentional' and adds 'of material fact under the terms of the Policy' before 'by you' NC: removes entirely | <sup>7</sup>AK: adds 'we will give you at least 45 days notice before the date coverage will be discontinued' TN: adds 'laterally' after 'discontinue' NC: adds 'we will provide you with a 180 day notice in the event we terminate this plan' ND: removes entirely. | <sup>8</sup>KS, OH: removes entirely KY: removes 'only' and revises 'full months' to 'unearned premium'

For use in AK, AL, AR, AZ, CT, DC, DE, IA, IL, IN, KS, KY, LA, MD, MI, MN, MO, MS, NC, ND, NE, NM, OH, PA, TN, UT, WI and WY

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-26114-IP (01/10), or its state variation.

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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.

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