

# Income Protection Coverage

# **Income Protection Direct**

Cash benefits to help cover expenses ... during times of total disability.





## What is Income Protection?

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.**

### 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 sickness 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 \$20.07 per month<sup>1</sup>

<sup>1</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.

## Cash Benefits Can be Used For



Co-pays or co-insurance



Rent/mortgage



Car payments



Child care



Everyday living expenses



## 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>

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

## How Does the Coverage Work?

Pays a monthly cash benefit during times of total disability due to a sickness or injury.

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

Medical advice, consultation or treatment must commence within 30 days of the sickness 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<sup>3</sup>

### Monthly Premiums (white collar worker)

	\$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	\$6.80	\$9.43	\$21.51	\$29.82	\$33.17	\$46.00	\$45.20	\$62.68	\$57.60	\$79.87
45 Year Old	\$10.24	\$12.69	\$32.40	\$40.15	\$49.98	\$61.92	\$68.10	\$84.38	\$86.78	\$107.51

### Monthly Premiums (blue collar worker)

	\$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	\$16.92	\$23.46	\$53.53	\$74.23	\$82.56	\$114.48	\$112.50	\$156.00	\$143.35	\$198.78
45 Year Old	\$25.49	\$31.59	\$80.65	\$99.92	\$124.39	\$154.11	\$169.50	\$210.00	\$215.98	\$267.58

The charts above are only illustrations 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; rates shown are for 90 day elimination period and 12 month benefit period | <sup>2</sup>For MD, the statement about 60% of prior monthly income is deleted | <sup>3</sup>DE does not have 60 or 90 day options.

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.

## 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 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.<sup>2</sup>
- **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>3</sup>
- **Sickness** means an illness or disease.<sup>4</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.<sup>5</sup>

## 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<sup>6</sup> | Any act of war, declared or undeclared<sup>7</sup> | Active military duty in the service of any country | Participation in a riot, civil commotion or insurrection<sup>8</sup> | Suicide, attempted suicide, or any intentionally self-inflicted injury while sane or insane<sup>9</sup> | Mental or nervous disorders | Having cosmetic surgery<sup>10</sup> | Experimental or investigational medicine | Operating any motorized passenger vehicle for wage, compensation or profit<sup>11</sup> | Drug abuse or addiction including alcoholism, or overdose of drugs, narcotics, or hallucinogens directly or indirectly<sup>12</sup>

<sup>1</sup>TN: changes 'job' to 'gainful occupation' | <sup>2</sup>IL: revises to 'means bodily harm caused by an accident resulting in unforeseen trauma requiring immediate medical attention and is not directly related to a sickness and which occurs after your coverage has become effective and while the coverage is in force.' 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 coverage' | <sup>3</sup>AL: changes 'two-years' to 'five-month' DC: removes 'an ordinarily prudent' DC, IL, KS, MS: changes 'two-year' to 'one-year' MD: revises definition to 'a medical condition that was not revealed in the application for the Policy unless the condition is excluded by means of a signed waiver for which: 1) medical advice, consultation or treatment was recommended by or received from a physician within the 12 month 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 12 month period before the effective date of coverage' NC: revises to 'a sickness for which medical advice, diagnosis, care, or treatment was recommended by or received from a medical practitioner acting within the scope of his or her license, within the twelve month period before the effective date of coverage' ND: provision 2 is deleted entirely NM: changes 'two-year' to 'six-month' WY: removes 2) and revises 1) by changing 'two year' to 'six month' | <sup>4</sup>KS, NC: adds 'includes ('including' for NC) complications of pregnancy' | <sup>5</sup>MD: revises to 'means that due to sickness or 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' NC: revises to 'due to sickness or injury, you are: 1) under a legally qualified physician's care until you have reached the maximum point of recovery; 2) are still considered to be disabled under the terms of the Policy; and 3) not in fact actively at work, as certified by a legally qualified physician upon our request. We reserve the right to periodically have you examined at our own expense according to the terms of the Policy' PA: revises to 'due to sickness or injury: 1) you are under a legally qualified physician's care; and 2) after 24 months of continuous disability, you are not in fact actively at work, as certified by a legally qualified physician upon our request' | <sup>6</sup>IL: deletes 'first' MD: removes entirely | <sup>7</sup>NC: adds 'except for terrorism' | <sup>8</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' UT: adds 'voluntary' before 'participation' | <sup>9</sup>MO: removes 'or insane' MD: removes 'sane or' MI, MN: deleted entirely PA: removes 'attempted suicide' and 'while sane or insane' | <sup>10</sup>DC: adds 'except as mandated by D.C.' MD: revises to 'any cosmetic surgery or surgical procedure except for disabilities arising directly from unplanned and unanticipated adverse consequences of such surgery' | <sup>11</sup>IL, MI: deletes entirely NC: adds 'such as a taxi or for racing' after 'vehicle' | <sup>12</sup>AK: adds 'unless taken as prescribed by a physician' AL, IL: adds 'unless taken as prescribed by a legally qualified physician' DC, KS, MD, MI: removes entirely IL, UT: removes 'directly or indirectly' LA: revised to read 'addiction of alcohol, narcotics, or hallucinogens, directly or indirectly' MN: removes 'including alcoholism' and adds at end 'unless administered on the advice of a physician' NC: adds 'unless administered on the advice of a legally qualified physician' 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' WY: adds 'unless used as prescribed by a legally qualified physician'

## Other Important Information (continued)

### EXCLUSIONS AND LIMITATIONS (continued)

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

An overdose of drugs, being intoxicated or under the influence of intoxicants, hallucinogens, narcotics or other drugs directly or indirectly<sup>1</sup> | Directly or indirectly engaging in an illegal occupation or illegal activity or your being incarcerated<sup>2</sup> | Committing or trying to commit a felony<sup>3</sup> | Pregnancy and childbirth<sup>4</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>5</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>6</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.

**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.<sup>7</sup>

### 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>8</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>9</sup>
- **TERMINATION OF COVERAGE:** Your coverage will terminate and no benefits will be payable under the Policy:<sup>10</sup> At the end of the month for which premium has been paid, except as provided in the waiver of premium provision<sup>11</sup> | At the end of the month following the date of our receipt of your request of termination<sup>12</sup> | On the date of fraud or material misrepresentation by you<sup>13</sup> | On the date we elect to discontinue this plan or type of coverage or all coverage in your state<sup>14</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>15</sup>

<sup>1</sup>AK: adds 'unless taken as prescribed by a physician' AL: 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.' IL: revises to '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, PA: removes 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' NC: adds 'unless administered on the advice of a legally qualified physician' NE: revises 'or other drugs' to 'unless administered on the advice of a physician or other illegal drugs' TN: adds 'for alcohol intoxication this means over the legal limit of .08' after 'intoxicated' UT: revises to 'an overdose of drugs, hallucinogens, narcotics or other drugs' and adds the new exclusion 'the use of alcohol that substantially contributes to, causes the loss, or is over the legal limit in the jurisdiction where the loss occurred' WY: adds 'unless used as prescribed by a legally qualified physician' | <sup>2</sup>IL: removes 'or indirectly' and 'illegal activity or' MD: removes entirely MO: removes 'or your being incarcerated' NE: revised to read 'engaging in an illegal occupation' PA: removes 'or illegal activity or your being incarcerated' UT: removes 'directly or indirectly' and adds 'as a voluntary participant' after 'activity' | <sup>3</sup>MD: removes entirely MI: revises to 'commission of or attempt to commit a felony or to which 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 'as a voluntary participant' | <sup>4</sup>IA, KS, NC, TN: adds 'except for complications of pregnancy' | <sup>5</sup>IA: revised to read 'aviation, including experimental aviation, or ultra-light flying' IL: deleted entirely | <sup>6</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. | <sup>7</sup>NM: changes 'one-year' to 'six-month' WY: adds 'We will credit the time the person was previously covered by a private or public health benefit plan if the coverage was continuous to a date not more than 90 days prior to the effective date of coverage exclusive of any applicable waiting periods' | <sup>8</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' MD: adds '(or 66 if coverage is issued at the age of 64) after '65' | <sup>9</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' 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 is guaranteed to not change for twelve months from the effective date of coverage. After expiration of this twelve month period,' changes '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>10</sup>MD: adds '(subject to the Extension of Benefits provision)' | <sup>11</sup>MD: adds '(subject to the Grace Period provision)' NC: revises 'month' to 'grace period' and adds 'not' before 'paid' NE: adds '(subject to the grace period)' after 'paid' | <sup>12</sup>OH: revised to read 'on the date of our receipt of your request of termination' | <sup>13</sup>AL, MD: adds 'subject to the Time Limit on Certain Defenses provision' NC: removes entirely | <sup>14</sup>AK: adds 'we will give you at least 45 days notice before the date coverage will be discontinued' NC: adds 'we will provide you with a 180 day notice in the event we terminate this plan' ND: deleted entirely TN: adds 'laterally' after 'discontinue' | <sup>15</sup>OH: deletes entirely

For use in AK, AL, AR, AZ, DC, DE, IA, IL, IN, KS, 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-28115-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.

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.

SureBridge<sup>®</sup> 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<sup>®</sup>. Administrative offices are located in North Richland Hills, TX. Products are marketed through independent agents/producers. Insurance product availability may vary by state.