



The SureBridge Advantage

HospitalWise™

A Product Comparison



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HospitalWise™ Allows for Richer Benefits at a Lower Price Point for Your Clients.

- **Rich and Relevant Plan Design.** Our plan design provides the benefits your clients want and need. Check out the comparison on the following pages and see for yourself!
- **Competitive Premiums & Commissions.** Our innovative product design provides an attractive price point for your clients and attractive compensation for you!
- **Innovation in Selling.** Our best-in-class electronic application and proprietary combination application make it easier than ever to sell to your clients.
- **Seamless Underwriting.** If your clients can answer “no” to all required health questions, coverage will be issued. There are no personal history interviews or third-party data checks (MIB, IntelliScript®) to slow down the process!

Benefit and Premium Comparison

PRODUCT BENEFITS	COMPETITOR (OLD PLAN)	COMPETITOR (NEW PLAN)	SUREBRIDGE
Daily Confinement	Optional Rider: \$10 - \$300/Day 20 Days per Confinement 365 Day Lifetime Maximum	Base Policy: 3, 4, 5, 6, 7, 8, 9, 10, 20/Days Benefit Amount: \$100 - \$700/Day 20 Days per Confinement; 365 Day Lifetime Max	Benefit Periods: 3, 6, 10, 21, 180, 365 Days Benefit Amount: \$50 - \$1,000/Day Restoration After 60 Days No Lifetime Maximum
Observation Benefit	N/A	50% of Daily Benefit	100% of Daily Benefit ★ Payable 4X/Year
Mental Health Confinement	N/A	N/A	\$250/day; 7 Days Per Year Included in Base Policy
Optional Rider Benefits Listed Below			
Lump-Sum Confinement	Base Policy: \$250 - \$2,500 Restoration After 60 Days	Base Policy: \$250 - \$2,500 Restoration After 60 Days	\$250 - \$3,000 Payable 1X/Year
Outpatient Surgery	\$250 - \$1,500 Payable 1X/Year	\$250 - \$1,500 Payable 1X/Year	\$250 - \$2,000 Payable 2X/Year
Skilled Nursing	Days: 1 - 20, 21 - 100, 1 - 100 Benefit Amount: \$10 - \$200/Day 3-day Hospital Confinement Qualifier	Days: 1 - 20, 21 - 100, 1 - 100 Benefit Amount: \$10 - \$200/Day 3-day Hospital Confinement Qualifier	Days: ★ 1 - 20, 21 - 100, and 1 - 100 Benefit Amount: \$100 - \$500/Day
Ambulance	Emergency Room and Ambulance Combined: \$200 Payable 2X/Year	Emergency Room and Ambulance Combined: \$200 Payable 2X/Year	\$100 - \$500 Payable 4X/Year No Lifetime Maximum
Emergency Room			\$100 - \$500 ★ Payable 4X/Year Not Contingent on Admittance Accident & Illness
Major Diagnostic	N/A	Not Offered	\$100 - \$500 Payable 2X/Year
Physician's Office Benefit	\$10 - \$60/visit; 20X/Year	\$10 - \$60/visit; 20X/year	N/A
Not Included in HospitalWise™. Available Under Separate Policy at Additional Premium.			
Lump Sum Critical Illness*	Available as Separate Policy	Cancer Only: \$2,500 - \$10,000	CI Wise™: \$5,000 - \$50,000 Covering 13 Different Conditions

*All rates shown above assume insured is 65 years old and generic state pricing.

PLAN DETAILS	COMPETITOR (OLD PLAN)	COMPETITOR (NEW PLAN)	SUREBRIDGE
Issue Ages	18 - 89	18 - 89	0 - 90 ★
Dependent Coverage	No	No	Yes <i>Individual, Individual + Spouse, Individual + Child, Family</i>
Renewability	Guaranteed Renewable for Life	Guaranteed Renewable for Life	Guaranteed Renewable for Life
Application Fee	N/A	N/A	\$20
Pre-Existing Conditions	6 mos. / 3 mos.	6 mos. / 3 mos.	6 mos. / 6 mos.
Rates	Issue Age, Unisex, Unismoke	Issue Age, Unisex, Unismoke	Issue Age, Unisex, Unismoke

UNDERWRITING	COMPETITOR (OLD PLAN)	COMPETITOR (NEW PLAN)	SUREBRIDGE
All Products on One Application	No	No	Yes ★
Simplified Issue	Yes	Yes	Yes
Personal History Interview	Yes	Yes	No ★
MIB/IntelliScript®	Yes	Yes	No ★
% Issued on Submit Date ¹	Unknown	Unknown	93% ★

PREMIUMS*	COMPETITOR (OLD PLAN)	COMPETITOR (NEW PLAN)	SUREBRIDGE
Daily Hospital Confinement	\$17.75 <i>\$100/Day, 20 Days</i>	\$29.00 <i>\$300/Day, 6 Days</i>	\$25.09 <i>\$300/Day, 6 Days</i>
Lump Sum Confinement \$750	\$27.26	\$29.97	\$16.89
Skilled Nursing \$200/Day (Days 21-100)	\$15.33	\$20.50	\$7.41
Outpatient Surgery \$500	\$21.25	\$23.75	\$16.71
Ambulance \$200	\$8.40	\$9.24	\$3.53
Emergency Care \$200	Combined with Ambulance (above)	Combined with Ambulance (above)	\$3.40
Major Outpatient Diagnostic \$200	N/A	N/A	\$6.25
Comparison Price	\$89.99 Per Month	\$112.46 Per Month	\$79.28 Per Month

¹Based on actual 2017 SureBridge results for similarly underwritten coverages.

* All rates shown above assume insured is 65 years old and generic state pricing.

Strengthen Your Supplemental Portfolio

Broad Individual Supplemental Portfolio

SureBridge offers a broad portfolio of innovative plans that help bridge gaps in your client's insurance coverage. We offer 13 products, additional bundled solutions, and continue to create new solutions to meet the needs of both clients and agents.

Accident | Dental | Disability | Fixed Indemnity | Illness | Life | Metal Gap | Vision

Streamlined Sales Process

Our online point-of-sale tool creates an efficient process for agents and clients.

- Generates a single application for all products
- Combines and compares quotes
- Accommodates individual product and benefit selections by family members on the same application
- Asks only required application questions
- Creates a single draft of client accounts, regardless of the number of products purchased

Add SureBridge to Your Portfolio

Help your clients and agents meet their financial goals by adding a broad supplemental portfolio, designed for the individual market, to your current product portfolio.

**Contact your SureBridge representative today
to have your agents/producers appointed quickly.**



SureBridge® is a registered trademark used for both insurance and non-insurance products offered by subsidiaries of HealthMarkets, Inc. Supplemental insurance products are underwritten and administered 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.

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