



GET CASH BENEFITS WHEN YOU CAN'T WORK.



If your job benefits don't include sick days, you know that being sick or injured can cost you. It may be possible to handle a day or two without pay. But what would you do if a major sickness or injury keeps you out of work for a week – or months?

With SickPay Plus from Combined Insurance, you can count on:

- Cash benefits paid directly to you (in addition to all other private insurance) – up to \$1,500 per month depending on the coverage level you choose
- Day one coverage from the first day you're sick or hurt*, are under the regular care of a doctor and:
 - Can't perform your usual work duties, if employed
 - Can't perform normal activities, if unemployed (such as housekeeping, shopping and driving)
- Up to 6 full months of coverage
- 24/7 coverage, 365 days a year – for all occupations
- Protection that you keep even if you change jobs

Use your cash benefits to help cover expenses like these:

- Deductibles and copayments on your medical insurance
- Other out-of-pocket medical costs
- Monthly expenses such as mortgage or rent, car payments, utility bills and more
- Everyday needs like childcare, groceries and transportation

Real-Life Facts

- More than 40 million American workers do not have a single paid sick day.¹
- 7 out of 10 Americans live paycheck to paycheck.²

¹ <http://www.ahrq.gov/research/feb11/O211RA33.htm>

² American Payroll Association, "Getting paid in America" Survey, 2010

Learn more at CombinedInsurance.com

See the other side for benefits. ►►

*Sickness is optional coverage available for an additional cost, if you qualify.

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OVERVIEW OF BENEFITS

1. Select the SickPay Plus plan that's right for you:

- **Accident & Sickness Protection** pays you cash if you can't work due to sickness or injury
- **Accident Protection** pays you cash if you can't work due to injury

2. Choose the monthly benefit that's right for you - \$800, \$1,000 or \$1,500

Here's how it works

For example, if you choose a monthly benefit of \$1,500 a month:

Maximum Benefit Period Depending on Condition (as long as you're under a doctor's care)	Maximum Benefit
Up to 1.5 months* for: - Minor injuries such as sprains and strains. - Minor illnesses such as sinusitis, flu, asthma, bronchitis and pneumonia	Up to \$2,250 per year (\$1,500 x 1.5)
Up to 3 months for Injuries or illnesses that require hospitalization, in- or outpatient surgery, C-sections or fractures	Up to \$4,500 per occurrence (\$1,500 x 3)
Up to 6 months for Serious conditions such as heart attack, cancer, stroke, paralysis and hip fracture**	Up to \$9,000 per occurrence (\$1,500 x 6)

The Maximum Benefit Period applicable for a loss will vary from 1.5, 3 or 6 months depending on the nature of the loss sustained.

*Maximum annual benefit for this section is 1.5 months per policy year for injury and 1.5 months per policy year for sickness.

**Other covered injuries are amputation, blindness, dismemberment, herniated disc, hip or spinal fracture, severe burns, paralysis

Other covered illnesses are brain tumor, kidney failure, heart surgery, multiple sclerosis, organ transplant

Exclusions and Limitations

Under the accident/injury coverage, benefits will not be paid for:

- Any sickness or disease
- Attempted suicide or intentionally self-inflicted injury

Under the sickness coverage, benefits will not be paid for:

- Attempted suicide or intentionally self-inflicted injury
- Alcoholism or drug addiction
- Accidental bodily injury
- Mental or emotional disorders
- Normal pregnancy or childbirth

- Cosmetic surgery or other elective procedures that are not medically necessary
- Any other condition excluded by name or specific description in an exclusionary rider
- Preexisting conditions are not covered for the first 24 months

Other Important Information

Policy effective date is generally 15 days from your application date, but may be delayed due to underwriting acceptance. Please check your policy for the effective date.

"Accidental injury recovery period" is defined as the period in which you are unable to perform all the material

duties of your regular occupation (normal activities if not employed) due to injury or injuries sustained in a covered accident.

"Sickness recovery period" is defined as the period in which you are unable to perform all the material duties of your regular occupation (normal activities if not employed) due to a covered illness.

To be in an accidental injury or sickness recovery period, you must be under the regular care of a physician.



Combined Insurance Company of America (in all states except New York)

Combined Life Insurance Company of New York (only in New York)

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IMPORTANT NOTICE: This is a supplement to health insurance and is not a substitute for Major Medical Coverage. Lack of Major Medical Coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

The information contained within this document is only a brief description. Products, features, benefits and rates, as well as exclusions and limitations may vary by state and are subject to change. See the actual policy for specific details.

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