



# 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<sup>®</sup> 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, depending on the nature and severity of the injury or illness
- 24/7 coverage, 365 days a year – for all occupations
- Protection that you keep even if you change jobs

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

### 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

- In the U.S., 40 million workers do not have a SINGLE paid sick day.<sup>1</sup>
- 7 out of 10 Americans would have difficulties meeting financial obligations if they missed a paycheck.<sup>2</sup>

<sup>1</sup> United States Department of Labor, Get The Facts On Paid Sick Time, 2015.

<sup>2</sup> American Payroll Association, "Getting paid in America" Survey, 2015.

**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.





# OVERVIEW OF BENEFITS

## 1. Select the SickPay Plus<sup>®</sup> plan that's right for you:

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

## 2. Choose your monthly benefit:

\$800

\$1,000

\$1,500

### Example of Accident & Sickness Protection with \$1,500 Monthly Benefit:

PREFERRED PLAN Maximum benefit	What's covered? As long as you're under a doctor's care:	CHOICE PLAN Maximum benefit
<div style="text-align: center; background-color: #e0f2f1; padding: 5px;">UP TO <b>1.5</b> MONTHS*</div> <p>Maximum benefit per year, up to <b>\$2,250</b></p>	Minor injuries such as sprains and strains Minor illnesses such as sinusitis, flu, asthma, bronchitis, pneumonia.	<div style="text-align: center; background-color: #e0f2f1; padding: 5px;">UP TO <b>1</b> MONTH†</div> <p>Maximum benefit per year, up to <b>\$1,500</b></p>
<div style="text-align: center; background-color: #e0f2f1; padding: 5px;">UP TO <b>3</b> MONTHS</div> <p>Maximum benefit each occurrence, up to <b>\$4,500</b></p>	Injuries or illnesses that require hospitalization, inpatient or outpatient surgery, C-section or results in a fracture.	<div style="text-align: center; background-color: #e0f2f1; padding: 5px;">UP TO <b>2</b> MONTHS</div> <p>Maximum benefit each occurrence, up to <b>\$3,000</b></p>
<div style="text-align: center; background-color: #e0f2f1; padding: 5px;">UP TO <b>6</b> MONTHS</div> <p>Maximum benefit each occurrence, up to <b>\$9,000</b></p>	Serious conditions such as heart attack, cancer, stroke, paralysis, hip fracture, and more...**	<div style="text-align: center; background-color: #e0f2f1; padding: 5px;">UP TO <b>4</b> MONTHS</div> <p>Maximum benefit each occurrence, up to <b>\$6,000</b></p>

\* Maximum annual benefit is 1.5 months per policy year for injury and 1.5 months per policy year for sickness.
 † Maximum annual benefit is 1 month per policy year for injury and 1 month per policy year for sickness.

\*\* Under the Accident Policy, other covered injuries are blindness, dismemberment, herniated disc, hip or spinal fracture, severe burns.  
 Under the Sickness Rider, other covered illnesses are amputation, 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 rider, benefits will not be paid for:

- Attempted suicide or intentionally self-inflicted injury;
- Accidental bodily injury;
- Alcoholism or drug addiction;
- Mental or emotional disorders;
- Normal pregnancy or childbirth, except for complications of pregnancy; or
- Cosmetic surgery, except that "cosmetic surgery" shall not include reconstructive surgery when the service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child; or
- Elective abortion. Elective abortion for purposes of this provision means an abortion performed for any reason other than to preserve the life of the female upon whom the abortion is performed.

### Preexisting Condition:

Loss caused by a Preexisting Condition is not covered unless such loss begins after 12 months from the effective date.

Preexisting Condition means a:

1. Condition that would have caused an ordinarily prudent person to seek medical advice, diagnosis, care or treatment during the six (6) months immediately preceding the Effective Date of coverage;
2. Condition for which medical advice, diagnosis, care or treatment was recommended or received during the six (6) months immediately preceding the Effective Date of coverage; or
3. Pregnancy existing on the Effective Date of coverage.

### Other Important Information

Policy effective date is generally 15 days from your application date, but may be delayed due to underwriting acceptance. The Policy Effective Date will be as shown in the Schedule of Benefits.

**PLEASE CONTACT YOUR AGENT**

This is a brief description of policy benefits for accident only recovery **policy Form No. series 14213-ID**; and sickness only recovery **rider Form No. series 12691-ID**. See the policy for complete details of policy benefits and exclusions/limitations.

Applicable in ID only.