



# 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 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 \$2,000 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 and plan you select
- 24/7 coverage, 365 days a year - for all occupations
- Protection that you keep even if you change jobs

\* Accident Only coverage is available if you do not qualify for Sickness coverage.

## 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 Only Protection** pays you cash if you can't work due to injury

2. Choose your monthly benefit:

\$800    \$1,000    \$1,500    \$2,000

### Example of Accident & Sickness Protection with \$2,000 Monthly Benefit:

Maximum benefit	What's covered? As long as you're under a doctor's care:
<p><b>UP TO 2 MONTHS*</b></p> <p>Maximum benefit per year, up to <b>\$4,000</b></p>	<p>Minor injuries such as sprains and strains</p> <p>Minor illnesses such as sinusitis, flu, asthma, bronchitis, pneumonia.</p>
<p><b>UP TO 4 MONTHS*</b></p> <p>Maximum benefit each occurrence, up to <b>\$8,000</b></p>	<p>Injuries or illnesses that require hospitalization, inpatient or outpatient surgery, C-section or results in a fracture.</p>
<p><b>UP TO 6 MONTHS*</b></p> <p>Maximum benefit each occurrence, up to <b>\$12,000</b></p>	<p>Serious conditions such as heart attack, cancer, stroke, paralysis, hip fracture, and more...**</p>

\* Maximum annual benefit is per policy year for injury and 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 Only policy, 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
- Cosmetic surgery\*\* or other elective procedures that are not medically necessary,† or
- Any other condition excluded by name or specific description

\* Not applicable in MT

\*\* In VA, cosmetic surgery does not include reconstructive surgery when such service is incidental to or follows surgery resulting from infection or other diseases of the involved part

† "Not medically necessary" does not apply in MT

This is a brief description of policy benefits for accident only recovery policy Form No. series 14066, 14170; and sickness only recovery rider Form No. series 12575, 12649. See the policy for complete details of policy benefits and exclusions/limitations.

### Preexisting Condition:

Loss caused by a Preexisting Condition is not covered unless such loss begins after 24\* months from the effective date.

Preexisting Condition means a bodily illness or disease which was diagnosed or treated by a Physician within the 24 months preceding the Effective Date \*\*.

In MT, a Preexisting Condition means a bodily illness or disease for which medical advice, diagnosis or care was received, or treatment was recommended within the 3 years preceding the Effective Date of the rider.

\* 12 months in VA.

\*\* Not applicable in MT.

### 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. The Accident Only Recovery policy and Sickness Only Recovery rider are Guaranteed Renewable\* and Non-Cancellable to Age 72.

\*Not applicable in UT.

## PLEASE CONTACT YOUR AGENT



Applicable in MT, UT, VA, WA