



# 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

PREFERRED PLAN Maximum benefit	What's covered? As long as you're under a doctor's care:	CHOICE PLAN Maximum benefit
<p><b>UP TO 1.5 MONTHS*</b></p> <p>Maximum benefit per year, up to <b>\$2,250</b></p>	<p>Minor injuries such as sprains and strains Minor illnesses such as sinusitis, flu, asthma, bronchitis, pneumonia.</p> <p>Injuries or illnesses that require hospitalization, inpatient or outpatient surgery, C-section or results in a fracture.</p> <p>Serious conditions such as heart attack, cancer, stroke, paralysis, hip fracture, and more...**</p>	<p><b>UP TO 1 MONTH†</b></p> <p>Maximum benefit per year, up to <b>\$1,500</b></p>
<p><b>UP TO 3 MONTHS</b></p> <p>Maximum benefit each occurrence, up to <b>\$4,500</b></p>		<p><b>UP TO 2 MONTHS</b></p> <p>Maximum benefit each occurrence, up to <b>\$3,000</b></p>
<p><b>UP TO 6 MONTHS</b></p> <p>Maximum benefit each occurrence, up to <b>\$9,000</b></p>		<p><b>UP TO 4 MONTHS</b></p> <p>Maximum benefit each occurrence, up to <b>\$6,000</b></p>
<p>* Maximum annual benefit is 1.5 months per policy year for injury and 1.5 months per policy year for sickness.</p>		<p>† Maximum annual benefit is 1 month per policy year for injury and 1 month per policy year for sickness.</p>
<p>** 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.</p>		

### 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
- Accidental bodily injury
- Alcoholism or drug addiction†
- Mental or emotional disorders††
- Normal pregnancy or childbirth
- Cosmetic surgery or other elective procedures which are not medically necessary, or
- Any other condition excluded by name or specific description in an exclusionary rider

\* Not applicable in NJ, only if directly caused by Accidental Injury.

\*\* Not applicable in MN.

† Not applicable in MN, SD, VT. In AK and DC, benefits will not be paid if intoxicated or under the influence of a narcotic unless administered on the advice of a physician.

†† Not applicable in VT.

Applicable in AK, DC, GA, MN, NJ, SD, VT

#### 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.

\* 12 months in SD, VT, NJ

\*\* 12 months in SD

#### 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 disability **policy Form No. series 14211, 14232, 14226-DC and 14229-SD**; and sickness only disability **rider Form No. series 12670, 12685, 12679-DC and 12684-SD**. See the policy for complete details of policy benefits and exclusions/limitations.