



Income Protector

An insurance policy designed to help replace your lost income, up to **\$5,000 a month**, when you are totally disabled and unable to work due to sickness or injury.



SUPPLEMENTAL INSURANCE

Health

Accident

Disability

Life

combinedinsurance.com

C-IP-PRS-NY-0919



Income Protector

A big concern for many people is the **loss of their paycheck** if they are sick or injured and **can't work**.

If you are like most people, your paycheck provides the money you and your family need for the basics of life like **food, clothing, transportation, housing,** and the things you like to do for **fun**.

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70% of Americans would find it **difficult to meet their current financial obligations** if their next **paycheck was delayed for a week.**¹

¹National Payroll Association. *Getting Paid in America Survey, 2018*



And it can happen! We really don't think it will ever happen to us - but it does happen. In fact:

- More than **1-in-4 people will become disabled** before reaching retirement age.¹
- **80% of injuries suffered by workers occurred off the job.**²
- **An accidental injury occurs in the U.S. every second.**²

Unfortunately, many people protect their car and home, but **not their paycheck.**

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Since family **budgets** are often figured **“to the penny,”** and many have **little cash** to fall back on - the loss of your paycheck during a disability could cause you to have **trouble paying the bills, cut back** substantially, or even **relocate.**

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¹ U.S. Social Security Administration, *The Faces and Facts of Disability*, 2019

² National Safety Council, *Injury Facts*, 2017



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DO YOU QUALIFY?

- Within the last 5 years have you taken any prescription medications for sickness, injury, or defect?
- How's your driving record?





Income Protector

Here's how it works:

Income Protector pays cash directly to you during a covered total disability:

\$750
per month to **\$5,000**
per month

depending on your income and benefit selected



For up to **5 years**, based on the maximum benefit period you select.



...due to an accident or sickness; **on or off the job...**



And you are protected **24 hours a day, 365 days a year!**

* Benefits are reduced dollar for dollar when paid benefits under workers' compensation, occupational disease, or similar law.



Income Protector

This is important: You are considered **totally disabled** when you are under the regular care of a doctor, and are **unable to perform** the substantial and material **duties** of your **own occupation** for up to **two years of disability**.



Some disability policies have an **“Any Occupation”** definition of total disability. This means that if you can do any part of your job, or any other job... you **may not be considered totally disabled**.

With Income Protector, other occupations are **not considered**.



Exclusions and Limitations

We have just told you what this policy will cover. However, it is important that you know what it does not cover.

This policy will not pay for total disability resulting from:

- ▶ intentionally self-inflicted injury;
- ▶ normal pregnancy or childbirth;
- ▶ cosmetic surgery or other elective procedures which are not medically necessary; or
- ▶ mental illness without demonstrable organic cause.

Pre-existing conditions are not covered for the first two policy years.

A pre-existing condition is a medical condition not disclosed on the application for which, within the 12 months before the policy issue date, medical advice or treatment was recommended or received, or symptoms existed.

If you have other disability insurance, you should be aware that benefits under the Income Protector will be reduced if all of your disability coverage exceeds what you earn. In no event will the total disability benefits payable under all such coverage be reduced below \$200.



This is a supplement to health insurance and is not a substitute for Major Medical or other minimal essential coverage.



Income Protector

Here are ways Income Protector will work for you and your family.

1. **Can help you (and your family).** Replace some **lost income**, help maintain your **standard of living**, and help preserve your **independence**.
2. **Partial Recovery Benefit.** If you return to work within 30 days after a period of total disability and are making 75% or less of your pre-disability income, pays **50%** of your usual monthly benefit for **up to three months** or for the remainder of the maximum benefit period, whichever is less.
3. **Waiver of Premium.** Allows you to **discontinue paying** premiums after 14 days of covered total disability during periods of total disability until the end of the maximum benefit period.
4. **Guaranteed Renewable to age 65.** After age 65, renewable **to age 70 or retirement** from full-time employment, whichever is earlier.
5. **We cannot change your premium** unless we change premiums for everyone in your class.
6. **“Own Occupation” definition of Total Disability.** A **real advantage** over policies that have an “Any Occupation” definition.
7. **You are the owner of this policy.** This means you can keep this coverage even if you change employers.
8. **The service, strength and security of Combined Insurance.** Making it easy for our customers to prepare for the unexpected.

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We pay cash directly to you!



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IMPORTANT: This presentation contains a brief description of Disability Income Policy (Form Series 49819). See the policy for complete details of benefits, exclusions and limitations. This presentation is only for use in the states referenced herein. State specific form numbers are shown below.

State	Policy #
NY	Form No. 49819-315

NOTE: This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums which Combined Insurance expects to return as benefits, when averaged over all people with this policy.

Combined Life Insurance Company of New York

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