



SickPay Plus[®]



An insurance policy that **pays cash directly to you** when an accident or injury keeps you from working.



SUPPLEMENTAL INSURANCE

Health

Accident

Disability

Life

combinedinsurance.com

C-SPP-PRS-NY-1-0919 (9/19)



Nobody plans on getting injured, but the truth is many of us can't afford to miss work.

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

If you get injured and can't work, **the bills keep coming** even if your paycheck stops.

_HYE



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



SickPay Plus features

Accident/Injury recovery benefits that pay cash **directly to you** and **you choose** the monthly **benefit** that is right for you from...



\$800

\$1,000

\$1,500

\$2,000

... depending on your income.

Day One coverage*: SickPay Plus pays you cash for up to **6 full months** and the coverage begins the **first day** you can't work — it's that easy!

**Following underwriting approval and policy issuance*



_BIC

DO YOU QUALIFY?

- Do you work more than 20 hours per week?
- Within the past twelve (12) months, have you or your spouse been advised of the need for surgery for a hip, back, herniated disc, spine, shoulder, knee, or joint disorder?
- Do you currently have health coverage such as comprehensive hospital, surgical or medical health insurance that qualifies as “minimum essential coverage” in force?





Here's how it works:

If you choose a monthly benefit of \$2,000 a month...and you are **under a doctor's care**, we cover:

<p>Up to</p>	<p>Minor injuries such as sprains and strains*</p>	<p>Maximum benefit per year, up to \$4,000</p>
<hr/>		
<p>Up to</p>	<p>Fractures or injuries that require overnight hospitalization or outpatient surgery</p>	<p>Maximum benefit each occurrence, up to \$8,000</p>
<hr/>		
<p>Up to</p>	<p>Serious injuries such as paralysis, hip fracture, blindness, dismemberment, and more...**</p>	<p>Maximum benefit each occurrence, up to \$12,000</p>

SickPay Plus[®] pays cash directly to you!

_ha

* Includes any other injury not covered under the benefit sections for the four or six month maximum benefit periods

** Other covered injuries are Amputation, Herniated Disc, Spinal Fracture, Severe Burns



Your coverage begins **Day One**

We pay cash directly to you when you are **hurt and can't work**.*

You have a claim if you are under the regular care of a physician and,

- **If you are working**, we pay you when you are unable to perform your **usual work duties,* and...**
- **If you are not working**, we pay you when you are unable to **perform your normal activities such as:** housekeeping, shopping, driving, yard work, and child care.

MS



** 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.*

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy.

IMPORTANT NOTICE - THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.



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.

Under the **Accident/Injury** coverage, benefits will not be paid for:

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

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.



Here are ways SickPay Plus will work for you and your family.

1. Pays **cash directly to you** when you need it most.
2. Pays **cash in addition** to other benefits you receive.
3. Protects you with **up to 6 full months** of coverage.
4. **Spouse coverage** is available.
5. **Goes with you** if you change jobs.
6. Filing **claims** is easy.
7. The **service, strength, and security** of Combined Insurance.



Day One coverage means you're covered from the first day you're hurt and can't work* — it's that easy.

* You must be under a doctor's care.



SickPay Plus[®]



IMPORTANT: This presentation contains a brief description of Accident Policy (Form Series 44066). 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. 44066