



# Are You Prepared **for the Unexpected?**

## What if You:

- become sick or get hurt and can't work?
- were hospitalized due to an accident or sickness?
- develop or are diagnosed with cancer or some other critical health condition?
- lose your life tomorrow?

**How would you — and those who count on you — continue to pay for all the things your paycheck provides?**

## Understanding Your Needs

The first step toward personal and family financial security is understanding the benefits you currently have and determining your financial security needs.

**Combined Insurance's solutions are designed to help you minimize the financial risks of the unexpected.**

The One Minute Benefit Planner<sup>®</sup> will help you uncover potential gaps in your existing insurance coverage — helping you choose the plan that's right for you and your family, based on your needs.

As you respond to the statements on this Planner, think about your current financial concerns along with the benefits you currently have. Be sure to bring this completed Planner to your meeting with the benefits sales representative from Combined Insurance.

Consider the benefits you currently have. Then, think about the following statements and identify your two biggest concerns.



**Protection for Unexpected Medical Expenses**

If I have an accident and need medical attention, I'll need money available to help with expenses.


YES  NO  **CONCERN RANKING**



**Protection for Your Paycheck**

If I'm sick or injured and unable to work, I'll still need a paycheck.


YES  NO  **CONCERN RANKING**



**Protection for Critical Illness**

If I were to suffer from a critical condition like a heart attack, cancer or stroke, I would need money to help pay for expenses.


YES  NO  **CONCERN RANKING**



**Protection for Hospital Admissions**

If I'm hospitalized from an accident or sickness, I'll need money available to offset expenses such as deductibles and co-pays.

YES  NO  **CONCERN RANKING**



**Protection for Your Family's Lifestyle**

If my spouse or I were to die tomorrow, it's important that money is available to help pay for college, mortgage and other debts, including a funeral.

YES  NO  **CONCERN RANKING**

For more information, head over to [CombinedInsurance.com](http://CombinedInsurance.com) or contact your Combined Insurance Agent