

SickPay Plus[®]

Combined Insurance's SickPay Plus – a Good Decision

Most people insure their homes and cars, but not many people consider what would happen if they could not work due to an accident or sickness. SickPay Plus is an insurance policy that pays cash benefits directly to you when injury or sickness keeps you from working.

No one plans on getting sick or injured and some of us can handle a day or two without pay. But what would you do when a sickness or injury keeps you out of work for weeks or even months? How do you keep up with day-to-day expenses like:

- Mortgage or rent, car payments
- Child care, gas, and groceries
- Utilities and phone

Everyone can use a little extra help when they need to take sick days. SickPay Plus pays you cash benefits for up to 6 full months and coverage begins the first day you can't work and are under the care of a physician.

SickPay Plus Has Two Parts:

Accident/Injury recovery benefits and Sickness recovery benefits* (if you qualify) pay cash benefits directly to you up to \$2,000 a month if you can't work due to sickness or injury. You choose the monthly benefit that's right for you.



1 in 4 American workers in the private sector do not have any paid sick leave available.¹



Here's How It Works

WHAT'S COVERED (WHILE UNDER DOCTOR'S CARE)	BENEFIT AMOUNT	DURATION
Minor injuries such as sprains and strains Minor illnesses such as sinusitis, flu, asthma, bronchitis, pneumonia	Maximum benefit per year, up to \$4,000	Up to 2 months
Injuries or illnesses that require hospitalization, in or outpatient surgery, C-section or fractures	Maximum benefit per year, up to \$8,000	Up to 4 months
Serious conditions such as heart attack, cancer, stroke, paralysis, hip fracture, and more**	Maximum benefit per year, up to \$12,000	Up to 6 months

* Sickness is optional coverage available for an additional premium, if you qualify.

** Other covered injuries; blindness, dismemberment, herniated disc, spinal fracture, severe burns. Other covered illnesses; amputation, brain tumor, kidney failure, heart surgery, multiple sclerosis, organ transplant.

¹ Bureau of Labor Statistics. Paid sick leave benefits factsheet, 2020.



SickPay Plus

Exclusions and Limitations

Under the Accident/Injury Coverage, Benefits Will Not Be Paid For:

- Any sickness or disease¹; or
- Attempted suicide or intentionally self-inflicted injury

Under the Optional Sickness Rider, Benefits Will Not Be Paid For:

- Attempted suicide² or intentionally self-inflicted injury
- Accidental bodily injury
- Alcoholism or drug addiction³
- Mental or emotional disorders
- Normal pregnancy or childbirth
- Cosmetic surgery or other elective procedures which are not medically necessary, or
- Any condition excluded by name or specific description

Policy effective date is generally 15 days from the application date, but may be delayed due to underwriting acceptance. Please check your policy for the effective date.

¹ In NJ: unless it is directly caused by accidental injury

² In MO: while sane. Not applicable in MN

³ In DC: being intoxicated or under the influence of a narcotic unless administered on the advice of a physician. Not applicable in MD and MN.

Accidental Injury Recovery Period

To be eligible for benefits, a covered person must be unable to perform all the material duties of his or her regular occupation (normal activities, if not employed) as a result of a covered accident, and must be under the regular care of a Physician due to the accidental injury which resulted in the person being in a Recovery Period.

Optional Sickness Coverage

Recovery benefits for sickness are only available if your application for the Sickness Recovery Rider (Form No. series 12575, 12589, 12618) and Sickness Only Disability Rider (Form No. series 12600, 12606, 12612, 12641, 12649, 12655) is approved by our underwriting department and you pay the required premium. If you have the Sickness Rider please note the following:

Sickness Recovery Period

To be eligible for benefits, a covered person must be unable to perform all the material duties of his or her regular occupation (normal activities, if not employed) as a result of a covered sickness, and must be under the regular care of a Physician.

Sickness Pre-existing Condition Limitation

For the first 24 months* after the Effective Date, benefits will not be payable for a loss caused by a pre-existing condition.

A "pre-existing condition" is a bodily illness or disease which was diagnosed or treated by a physician within the 24** months preceding the effective date of the rider.

In NV: a "pre-existing condition" is a condition, regardless of the cause of the condition, for which medical advice, diagnosis, care or treatment was recommended or received during the 6 months preceding the Effective Date of the rider.

In SC: a "pre-existing condition" is a condition misrepresented or not revealed in the application which was diagnosed or treated by a physician within the 24 months preceding the effective date of the sickness rider.

* In NM: 6 months. In NC, SD & VA: 12 months.

** In NM: 6 months. In NC & SD: 12 months.

Maximum Benefit Periods

The maximum number of months for which monthly benefits may be payable. The Maximum Benefit Period applicable for a loss will vary from two, four or six months depending on the nature of the injury or illness. Not all claims will qualify for the Maximum Benefit Period. The maximum benefit period is payable for losses under Section C of the policy is two months per Insured per policy year.

Recurrent Recovery Periods

Successive Recovery Periods will be considered one Recovery Period unless such periods are separated by at least 180 days or the Recovery Periods resulted from different or unrelated losses.

Pro-rata Benefits

If a Recovery Period or any portion thereof is less than a full month, Combined Insurance will pay a Pro-rata Benefit based on the number of days the insured is in a Recovery Period.

Notice of Claim / Proof of Loss

Written proof of loss must be given to Combined within 90 days after such loss. If it was not reasonably possible to give written proof within 90 days, the proof required must be given no later than 1 year from the time specified unless the claimant was legally incapacitated.

Non-cancellable¹ and Guaranteed Renewable to Age 72

Combined Insurance guarantees your right to renew this policy until the first premium due date following your 72nd birthday. It shall continue in force so long as the premium is paid on or before the due date or within the grace period. We cannot change the premium².

¹ Not applicable in AR & DC.

² In AR & DC: Combined reserves the right to change the premium on a class basis.

This document contains a brief description of policy Form No. series 14066, 14078, 14092, 14117, 14123, 14170, 14193) and Sickness Only Rider Form No. series 12655, 12575, 12589, 12600, 12612, 12641, 12649). See the policy for complete details of policy benefits, exclusions and limitations. Products may vary by State subject to availability and qualifications. IMPORTANT NOTICE: This is a supplement to health insurance and is not a substitute for Major Medical or other minimum essential coverage.