



ESSENTIAL SOLUTIONS



SickPay Plus[®] Product Summary Guide

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For Training & Education
Purposes Only

SickPay Plus® Product Summary Guide

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Product Summary Guide

US Agency product portfolio overview

We believe we have a robust and competitive product portfolio that can flex to your prospects' needs.

Premier Solutions

These products are payroll-deducted voluntary benefit products targeted for Businesses and offered to Employees to help increase employee retention and productivity at the Worksite. These products are marketed to the business and offered via Payroll Deduction to their employees. These products are not considered Health Insurance and do not replace Health Insurance.

Essential Solutions

These products truly set us apart in the Supplemental Benefit Marketplace, as we can sell competitive, high-quality products to individuals at home or at a Microbusiness! These products can be sold on the spot to just one person! These products are not considered Health Insurance and do not replace Health Insurance.

What is Combined's

"Power of And"

Our value proposition

The "Power of And" is a key differentiator and embodies our unique value proposition. Because we offer both **Premier Payroll Deducted** products and **Essential non-Payroll Deducted** products:

- We have a significant advantage over our competition when it comes to worksite sales. We provide benefit solutions regardless of size, employee type, payroll sophistication, and payment preferences.
- It means you can always say "Yes!" when you're looking at sales opportunities. Whether it's Sole Proprietors and Microbusinesses without the ability to Payroll Deduct; Small to Mid-size Companies with robust Payroll Deduction abilities; Brokers who are servicing an entire client base; or individuals within your community who can benefit from our many products, you can help customers find the supplemental coverage they need and meet your sales and income goals doing it!



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US Agency product portfolio

Product	Premier Solutions		Essential Solutions
	Group	Individual	(Individual only)
ACCIDENT COVERAGE/ACCIDENT & SICKNESS			
Accident	Group Accident Champion	Individual Accident Champion	Accident Insurance
Accident Protector			Accident Protector
Accident & Sickness Protector			Accident & Sickness Protector
HOSPITAL INDEMNITY COVERAGE			
Hospital Indemnity	Group Hospital Indemnity	Individual Hospital Champion	Hospital Indemnity (Agent Connect NC & SC only)
Out-of-Pocket Minimizer			Out-of-Pocket Minimizer
High Deductible Buffer			High Deductible Buffer
SPECIFIED DISEASE			
Critical Illness	Group Critical Illness Champion	Individual Critical Illness Champion	Critical Care Protector Critical Illness w/Cancer (Agent Connect NC & SC only)
Cancer Care Protector			Cancer Care Protector
Cancer Protector			Cancer Protector
DISABILITY			
Disability	Group Disability Champion	Income Protector	Income Protector
SickPay Plus			SickPay Plus (In some states filed as an Accident product)
LIFE			
Family Life Protector			Family Life Protector
Level Term Life			Level Term Life
Universal Life		Universal Life Protector	
Lifetime Benefit Term	Lifetime Benefit Term		
Single Pay Juvenile Life Protector			Single Pay Juvenile Life Protector

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Why do people need SickPay Plus[®] Insurance?

Nobody plans on getting sick or injured, but the truth is many can't afford to miss work because the bills may keep coming even if the paycheck stops.



72% of Americans would find it difficult to meet their current financial obligations if their next paycheck was delayed for a week.¹

In 2022, the rate of injury cases in the private sector was 2.3 cases per 100 full-time equivalent workers, unchanged from 2021. In contrast, the illness rate increased 19.9% in 2022. The illness rate in 2022 was 45.2 cases per 10,000 full-time equivalent workers compared to 37.7 cases in 2021.²

¹ American Payroll Association, [Getting Paid in America Survey, 2022](#).

² National Safety Council, [Work-related Incidence Rate Trends, 2022](#).

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SickPay Plus[®] Insurance – The Basics

Product Basics – May vary by state

Essential Solutions

- SickPay Plus

Premier Solutions

- Not available

Coverage Option – Essential Solutions

- Accident and sickness
- Accident only
- May vary in some states

Issue Ages – Essential Solutions

- Employee: 18 – 67
- Spouse: 18 – 67

Eligibility – Essential Solutions

- Proposed Insured: Must be actively at work for at least 20 hours each week
- Spouse: the person to whom the employee is legally married or a Domestic Partner/Civil Union partner and who is working at least 20 hours each week
 - Minimum annual income of \$15,000 (state variations apply; please see State Exception section)
 - Minimum household income of \$18,000 (state variations apply; please see State Exception section)
 - Insured and/or spouse must have major medical coverage to purchase coverage in the following states: AZ, DE, ME, MT, NY, UT

Effective Date – Essential Solutions

- The Effective Date is the later of the Underwriting approval date and the application date + 15 days
- When your Applicant has a birthday ranging from the day after the Application Date through the Earliest Possible Effective Date, premiums must be quoted for the higher premium if the Applicant moves to a higher age bracket. (see Underwriting section for illustration)

SickPay Plus[®] Product Summary Guide

SickPay Plus[®] Insurance – The Basics (continued)

Benefit Plan Design – Essential Solutions

- Accident only or Accident and Sickness coverage
- Available for Insured, Insured and Spouse
- Benefits are payable in addition to benefit provided by other insurance policies
- Benefits begin the first day the insured is unable to work - No Elimination Period
- Healthy Discount - discounts for non-smokers and those with a healthy BMI/height-weight. The SickPay Plus Height/Weight chart is found in the Essential Products Underwriting Guide in MOD
- Monthly Benefit Amount Minimum Income Requirement (may vary by state)
 - \$800/month: \$15,000 - \$17,999
 - \$1,000/month: \$18,000 - \$26,999
 - \$1,500/month: \$27,000 - \$35,999
 - \$2,000/month: \$36,000 or more (available for Accident only)

Coverage Provisions – Essential Solutions

- Non-cancellable and Guaranteed Renewable until the first premium due date following the insured's 72nd birthday
- Spouse coverage is Non-Cancellable and Guaranteed Renewable until the first premium due date following the spouse's 72nd birthday
- 30-day Free Look Period
- Benefits paid when the covered Accidental Injury Recovery Period or Sickness Recovery Period begin while the policy is in force
- Concurrent Recovery Periods – If the Insured is in a recovery period as the result of more than one injury or more than one accident or sickness, only one recovery period benefit, the one with the longer maximum benefit period will be payable at one time.
 - Recurrent Recovery Periods – Successive recovery periods will be considered one recovery period unless the periods are separated by at least 180 consecutive days, or the Recovery Periods resulted from different or unrelated injuries or sicknesses.

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SickPay Plus[®] Insurance – The Basics (continued)

Marketing Rules - Excerpts from Underwriting Guide

SickPay Plus was designed to help replace lost income for individuals who are totally disabled due to accident or illness and who do **not** have sick time or disability benefits through their employer or through private insurance.

It was not intended to provide additional income to those who already have disability coverage, substantial sick time, salary continuation or injury on duty benefits through their employer.

SITUATION	RULE
Applicant has disability coverage with an Elimination Period* shorter than 6 months/180 days.	Cannot sell
Applicant has 31 or more days of available sick time paid through an employer.	Cannot sell
Applicant already has 2 SPP policies in-force or has purchased SPP within the last six months.	Cannot sell
Applicant's employer provides full monthly salary benefits if they are sick or hurt on the job. These may be called Salary Continuation or Injured on Duty benefits. (These are common benefits provided for city or state workers such as correction officers, law enforcement and fire fighters.)	Cannot sell
Applicant already has an Income Protector (IP) or similar disability policy with Combined.	Cannot sell
Applicant has no disability coverage, or has existing disability coverage, with any company, that has a 6 month/180 days or greater Elimination Period*.	Can sell
Applicant has less than 31 days of sick time paid by their employer.	Can sell
Applicant has a SIP, AIP or DAP and their current income allows for the purchase of more coverage. (SIP, AIP, and DAP are small month benefit disability policies and no longer issued by Combined.)	Can sell
Applicant has only one SPP in-force and their current income allows for the purchase of more coverage.	Can sell
Applicant annual household income is less than \$18,000	Cannot sell

* Elimination Period is the length of time a claimant must be disabled until benefits are payable.

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SickPay Plus® Insurance – The Basics (continued)

Earliest Possible Effective Date Chart

When your Applicant has a birthday ranging from the day after the Application Date through the Earliest Possible Effective Date, premiums must be quoted for the higher premium if the Applicant moves to a higher age bracket. The chart below will help you determine the Earliest Possible Effective Date

Application Question Clarification

FEBRUARY (28 DAYS)																
Application Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Earliest Possible Effective Date	16	17	18	19	20	21	22	23	24	25	26	27	28	1	2	3

Application Date	17	18	19	20	21	22	23	24	25	26	27	28
Earliest Possible Effective Date	4	5	6	7	8	9	10	11	12	13	14	15

Gray indicates dates in the following month

FEBRUARY (29 DAYS)																
Application Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Earliest Possible Effective Date	16	17	18	19	20	21	22	23	24	25	26	27	28	29	1	2

Application Date	17	18	19	20	21	22	23	24	25	26	27	28	29
Earliest Possible Effective Date	4	5	6	7	8	9	10	11	12	13	14	15	15

Gray indicates dates in the following month

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SickPay Plus[®] Insurance – The Basics (continued)

Earliest Possible Effective Date Chart (continued)

APRIL, JUNE, SEPTEMBER, NOVEMBER (30 DAYS)

Application Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Earliest Possible Effective Date	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1

Application Date	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Earliest Possible Effective Date	2	3	4	5	6	7	8	9	10	11	12	13	14	15

Gray indicates dates in the following month

JANUARY, MARCH, MAY, JULY, AUGUST, OCTOBER, DECEMBER (31 DAYS)

Application Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Earliest Possible Effective Date	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31

Application Date	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Earliest Possible Effective Date	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15

Gray indicates dates in the following month

Underwriting and Issuance

• Premium Structure

- Unisex Rates
- Rates vary by income range, benefit amount and industry class
- Healthy Discounts available
- Rates available in your Essential Vault – Underwriting Folder

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SickPay Plus[®] Insurance – The Basics (continued)

General Underwriting Guidelines – Excerpts from Underwriting Guide

- For all new and reinstated Applicants, we will examine the possible risks of issuing an insurance policy to the proposed Insured and/or any of their eligible dependents. We will consider whether or not to accept a risk and issue a policy, and we will also:
- Review medical, claims history and other information in our files for the Applicant and/or their eligible dependents
- Obtain medical records or MIB, prescription drug, or other consumer reports for the Applicant and eligible dependents
- Review prior coverage history
- Review the current number of policies, coverage types, amounts in force and number of lapses to determine if Applicant is eligible for additional coverage with Combined

Protocols - Excerpts from Underwriting Guide

- Height and Weight Guidelines apply (see Underwriting Guide for Height/Weight Chart)
- Applicant and covered dependents must be able to answer the SickPay plus policy qualification question(s) "No"
- Automatic Phone Interview (PHI) and prescription database check with Applicant applying for a benefit amount of \$2,000.
- Customer must have minimum of \$18,000 of annual household income.
- Income Validation for applications benefit amounts \$1000 and up for the below occupations. This may include recent paystubs, W-2's, or Income Tax returns.

Police Officers	Fire Fighters	Nurses-travelling	Drivers - Taxi, & Truck
Beautician	Bus Drivers School	Bus Drivers (Transit and Intercity)	Construction Truck Drivers
Cosmetologist, Make Up Artists	Dock Worker	Gig Workers (Uber, Lyft, DoorDash, Amazon Delivery, ETC.)	Hair Stylist
Hairdressers	Industrial Truck and Tractor	Loader	Loading Dock Worker
Long Haul Trucking (over the road)	Longshoreman	Manicurists and Pedicurists	Nail Technicians
Tank Car, Truck and Ship Loaders	Roofers	Jockeys	Armed Security Guards
Loggers/Logging Camp EEs/Logging Equipment Operator	Spa Workers		

For any and all benefit combination amounts the Underwriter has the discretion to request a PHI and/or Attending Physician Statement (APS) on any application based on company protocol, or for any reason, at the underwriter's sole discretion. Underwriting has the discretion to request tax returns and/or paystubs.

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SickPay Plus[®] Insurance – The Basics (continued)

SPP Eligibility – Application Question – Excerpts from Underwriting Guide

Note: All applicants must be actively working at least 20 hours a week at the time of application to be eligible for SPP.

Sickness Coverage Only

If there is a 'Yes' answer to any of the questions listed below, the applicant **does not qualify** for Sickness coverage:

- 1). Within the past 5 years, has the Proposed Insured and/or Spouse received medical advice or treatment from a member of the medical profession or taken any prescription medication for:
 - a. Heart attack, angina, coronary artery disease with angioplasty, stent placement, heart valve disorder or aorta disorder?
 - b. Stroke, transient ischemic attack, multiple sclerosis, or insulin dependent diabetes?
 - c. Cancer (except basal cell carcinoma or squamous cell carcinoma*), leukemia, or brain tumor?
 - d. Kidney failure or organ transplant?
 - e. Bipolar disorder, schizophrenia, psychosis, alcoholism, or drug addiction?
- 2). Has the Proposed Insured and/or Spouse been diagnosed with high blood pressure requiring 4 or more medications?
- 3). Has the Proposed Insured and/or Spouse been diagnosed with non-Insulin diabetes under age 40?

Note: *Question 1c "except basal cell carcinoma or squamous cell carcinoma" refers to skin cancer. If there is a 'Yes' response to the question below, further investigation by Underwriting may be required.

- 1). Within the past 12 months, has the Proposed Insured and/or Spouse missed 5 consecutive days or more of work because of their own sickness? (If Yes, provide details)

Responses to the question, "within the past 12 months, have you missed 5 consecutive days or more of work" as a result of an accident or sickness will be acceptable if the response indicates there has been a complete recovery or the condition is not chronic. Examples of complete recovery might include broken arm, tooth extraction, or hernia surgery. Examples of a condition that is not chronic may include flu or pneumonia or morning sickness.

Note: If there is a 'No' response to all of the above Sickness questions, the proposed Insured should qualify for Sickness coverage and the policy can be issued.

Guidelines for Spouse Coverage

A new application will need to be written with the Spouse as the Proposed Insured. Please refer to Same Sex/Civil Union/Domestic Partner/Common Law marriage Chart for your specific state guidelines.

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SickPay Plus[®] Insurance – The Basics (continued)

Accident Coverage Only - Excerpts from Underwriting Guide

If there is a 'Yes' answer to any of the questions listed below, the applicant does not qualify for any coverage:

- 1). Is the Proposed Insured and/or Spouse unemployed or working less than 20 hours per week?
- 2). Within the past twelve (12) months has the Proposed Insured and/or Spouse been advised of the need for surgery for a hip, back, herniated disc, spine, shoulder, knee, or joint disorder?
- 3). Is the Proposed Insured and/or Spouse earning an annual individual income of less than \$15,000?

Premium Structure

- Unisex rates
- Healthy Discount for non-Tobacco us in the past 12 months
- Healthy Discount for "Height & Weight" within guidelines
- Industry Occupation Code and Industry Ratings:
Classes 1 – 4 for occupational risk
- Distinct rates for insured and spouse

Benefit Express Underwriting Offer - NA

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SickPay Plus® Insurance – The Basics (continued)

Generic State Benefits (Applicable to All States except New York)

GENERIC STATE BENEFITS				
Accidental Recovery Monthly Benefit	\$800	\$1,000	\$1,500	\$2,000
Section A: Accidental Injury - Fracture, Outpatient Surgery, or Hospital Confinement Burns	Max Benefit Period – up to 4 months	Max Benefit Period – up to 4 months	Max Benefit Period – up to 4 months	Max Benefit Period – up to 4 months
Section B: Accidental Injury – Spinal fracture, Fractured Hip, Herniated Disc, Paralysis, Dismemberment, Blindness or Severe Burns	Max Benefit Period – up to 6 months	Max Benefit Period – up to 6 months	Max Benefit Period – up to 6 months	Max Benefit Period – up to 6 months
Section C: Accidental Injury – Other Accidental Injury	Max Benefit Period – up to 2 months per policy year	Max Benefit Period – up to 2 months per policy year	Max Benefit Period – up to 2 months per policy year	Max Benefit Period – up to 2 months per policy year
Sickness Recovery Monthly Benefit	\$800	\$1,000	\$1,500	Not Available
Section A: Outpatient Surgery or Hospital Confinement	Max Benefit Period – up to 4 months	Max Benefit Period – up to 4 months	Max Benefit Period – up to 4 months	Not Available
Section B: Recovery from Serious Illness – Amputation, Blindness, Brain Tumor, Cancer, Heart Attack, Heart Surgery, Kidney Failure, Multiple Sclerosis, Organ Transplant (heart, kidney, liver, lung, or pancreas), Paralysis or Stroke	Max Benefit Period – up to 6 months	Max Benefit Period – up to 6 months	Max Benefit Period – up to 6 months	Not Available
Section C: Other Sickness	Max Benefit Period – up to 2 months per policy year	Max Benefit Period – up to 2 months per policy year	Max Benefit Period – up to 2 months per policy year	Not Available

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SickPay Plus[®] Insurance – The Basics (continued)

State Exceptions/Differences

STATE	EXCEPTION/DIFFERENCES
AK	<ul style="list-style-type: none"> Not Available
CA	<ul style="list-style-type: none"> Disability Income Insurance Policy Issue Ages 18 – 64 Monthly benefit payable for up to Maximum Benefit period of 6 months Minimum annual income of \$15,000 required if self-employed, employed is \$23,000
CO	<ul style="list-style-type: none"> Accident Only Recovery Policy
CT	<ul style="list-style-type: none"> Paid up to 6 months (Sections A, B & C removed) Pre-existing Condition Limitation: First 12 months from effective date. Pre-existing condition means a bodily illness or disease which was diagnosed or treated by a Physician within the 24 months preceding the effective date of the policy.
ID	<ul style="list-style-type: none"> Pre-existing Condition Limitation: First 6 months from the effective date. Pre-existing condition means a <ol style="list-style-type: none"> condition that would have caused an ordinarily prudent person to seek medical advice, diagnosis, care or treatment during the 6 months immediately preceding the Effective Date of coverage; condition for which medical advice, diagnosis, care or treatment was recommended or received during the 6 months immediately preceding the Effective Date of coverage; or pregnancy existing on the Effective Date of coverage.
MA	<ul style="list-style-type: none"> Accident & Sickness Disability Income Insurance Policy Accident only – not available Issue Ages 18 – 64
MT	<ul style="list-style-type: none"> Pre-existing Condition Limitation: First 24 months from effective date. Pre-existing condition means a bodily illness or disease for which medical advice, diagnosis or care was received, or treatment was recommended within 3 years preceding the Effective Date of the rider.
NC	<ul style="list-style-type: none"> Issue Ages 18 - 64
NH	<ul style="list-style-type: none"> Paid up to 6 months (Sections A, B & C removed)
NJ	<ul style="list-style-type: none"> Accident Only Disability Policy with Sickness Only Disability Rider Issue Ages 18 - 64
NM	<ul style="list-style-type: none"> Pre-existing Condition Limitation: First 6 months from the effective date. Pre-existing Condition means a bodily injury or disease which was diagnosed or treated by a physician within the 6 months preceding the Effective Date of this Rider. Not available in Agent Connect
NY	<ul style="list-style-type: none"> Issue Ages 18 -64 Minimum annual income of \$20,000 required 20 day free look period Not available in Agent Connect

SickPay Plus® Product Summary Guide

SickPay Plus® Insurance – The Basics (continued)

State Exceptions/Differences

STATE	EXCEPTION/DIFFERENCES
PA	<ul style="list-style-type: none"> • Accident Only Recovery Policy (Sickness Recovery – Not Approved) • Accident and Sickness Disability Policy
SD	<ul style="list-style-type: none"> • Accident Only Disability Policy with Sickness Only Disability Rider • Pre-existing Condition Limitation: First 12 months from effective date. Pre-existing condition means a bodily illness or disease which was diagnosed or treated by a Physician within the 12 months preceding the Effective Date of the rider.
TX	<ul style="list-style-type: none"> • Issue Ages 18 – 64
UT	<ul style="list-style-type: none"> • Policy is not Guaranteed Renewable
VT	<ul style="list-style-type: none"> • Pre-existing Condition Limitation: First 12 months from effective date. Pre-existing condition means a bodily illness or disease which was diagnosed or treated by a Physician within the 12 months preceding the Effective Date of the rider.
WA	<ul style="list-style-type: none"> • Not available in Agent Connect
WV	<ul style="list-style-type: none"> • Pre-existing Condition Limitation: First 12 months from effective date. Pre-existing condition means a bodily illness or disease which was diagnosed or treated by a Physician within the 24-months preceding the Effective Date of the rider.

SickPay Plus[®] Product Summary Guide

SickPay Plus[®] Insurance – The Basics (continued)

Limitations and Exclusions

Exclusions – Accident Only Recovery Policy

This policy will not pay Accident Injury Recovery Period Benefits for Accidental Injury directly caused by or resulting from:

1. Any sickness or disease; or
2. Attempted suicide or intentionally self-inflicted injury.

Exclusions – Sickness Only Recovery Rider

Sickness Recovery Period benefits under this rider will not be payable if loss results from the Insured's:

1. attempted suicide or intentionally self-inflicted injury;
2. accidental bodily injury;
3. alcoholism or drug addiction;
4. mental or emotional disorders;
5. normal pregnancy or childbirth;
6. cosmetic surgery or other elective procedures which are not medically necessary; or
7. any other condition excluded by name or specific description.

Pre-existing Condition Limitation - Accident and Sickness Coverage

Loss caused by a Pre-existing Condition is not covered unless such loss begins after 24-months from the Effective Date of the Rider.

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Required Licensing

All enrolling agents and Agency Coordinators must be properly licensed and appointed with Combined Insurance Company in the state where the enrollment occurs.

- If this requirement is not met, commissions may not be paid and policies may not be issued.
-

Enrollment Methods – Essential Solutions

CombinedApp Enrollment (IOS platform required)

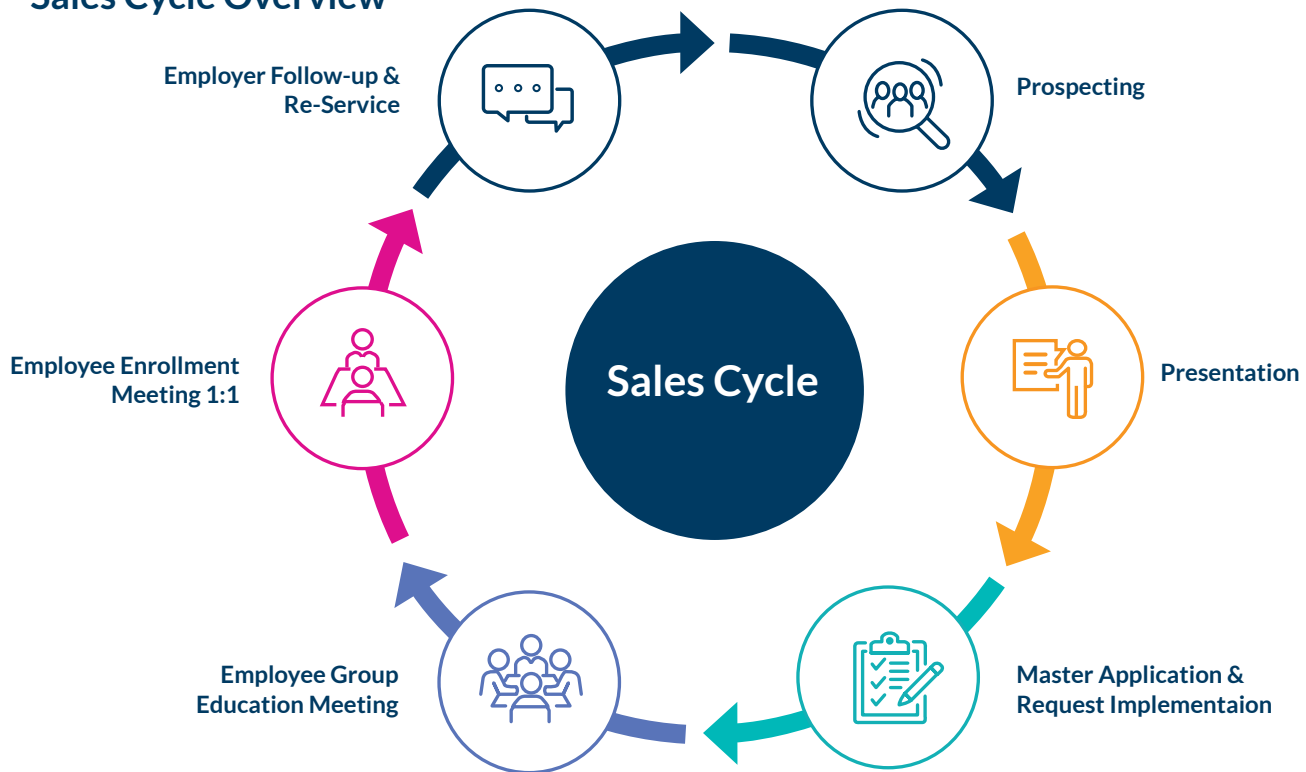
- In person – PIN number signature
- Telephonic – digital signature with PIN

Agent Connect Enrollment (web-based solution and device agnostic)

- In person – PIN number signature

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Sales Cycle Overview



Prospecting

- Ensure the Industry of the group you want to contact is eligible for Premier, payroll deduction coverage, before contacting, by checking the SIC Code Lookup Tools – link to tools is located on the MOD Home page
- Generate a Proposal for the Business Owner/Decision Maker (this can be done before the initial meeting or after, if you prefer multiple meetings):
 - Benefits Express Offer (Expedited or Bundled GI)
 - Customize a Group Sales Proposal in MOD
 - Custom Case – Request a Proposal via GCAP, using the Request for Proposal option



Presentation

- Meet with the Business Owner/Decision Maker and deliver a presentation (Employer Presentation available in MOD)
 - Complete a Company Benefit Questionnaire (available in MOD) to best understand the Business Owner's current benefit landscape

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Sales Cycle Overview (continued)

 <p>Master Application & Request for Implementation</p>	<ul style="list-style-type: none"> • If the employer says yes, Submit a Master Application (MA) via GCAP for approval <ul style="list-style-type: none"> - Benefits Express groups will automatically be approved or declined, based on qualifications (See Benefits Express Qualifications Guide in MOD) - Custom Cases must start with an RFP, then the RFP can be converted to a Master Application. The Custom Master Application must be reviewed and approved by underwriting • Once the Master Application is approved, Request Implementation via GCAP
 <p>Employee Group Education Meeting</p>	<ul style="list-style-type: none"> • Conduct the meeting with the employees either virtually or in person • Bring and distribute: <ul style="list-style-type: none"> - Marketing posters - One Minute Benefit Planners - Product Brochures and other Marketing materials
 <p>Employee Enrollment Meetings 1:1</p>	<ul style="list-style-type: none"> • Conduct 1-on-1 meetings with each eligible employee in person or telephonically via Selerix or Navigator (if telephonic, express consent must have been received from the employee prior to contact using one of the following methods): <ul style="list-style-type: none"> - MS Bookings - Worksite Electronic Email Authorization • Bring Marketing materials, including product brochures, extra One Minute Benefit Planners, value adds, complimentary giveaways, etc.
 <p>Employee Follow-Up & Re-Service</p>	<ul style="list-style-type: none"> • Post Enrollment: <ul style="list-style-type: none"> - Set up Post Enrollment Communication - Prepare for Post Enrollment Communication - Conduct Post Enrollment Communication: <ul style="list-style-type: none"> - Greet and build relationship - Review Welcome Letter - Review Deduction File - Discuss First Payment - Value Adds Confirmation - Set Expectations/Plan for Future • Provide Timely Customer Service • Reservice

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Description of Benefits

ACCIDENTAL INJURY RECOVERY BENEFITS

Section A: Accidental Injury Recovery Period - Fracture, Outpatient surgery, or Hospital confinement

If, because of Accidental Injury, and within 30 days of the accident that caused the Injury, the Insured is diagnosed by a Physician as having a Fracture, required Outpatient Surgery, or is confined overnight as an inpatient in a Hospital as a result of the Accidental Injury, Combined will pay the monthly benefit shown in the Schedule for the Insured, while the Insured is in an Accidental Injury Recovery Period (as defined by this policy), beginning the first day the Insured is considered to be in such Recovery Period. The monthly benefit is payable while the Insured remains in an Accidental Injury Recovery Period, for up to a Maximum Benefit Period of four months.

Fracture means the breaking of any bone except the hip, pelvis or spine.

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

Section B: Accidental Injury Recovery Period - Spinal fracture, Fractured hip, Herniated disc, Paralysis, Dismemberment, Blindness, or Severe burns

If, because of Accidental Injury and within 30 days of the accident that caused the Injury, the Insured is diagnosed by a Physician as having a Spinal Fracture, a Fracture of the Hip, a Herniated Disc, Paralysis, Dismemberment, Blindness, or Severe Burns, Combined will pay the monthly benefit shown in the Schedule for the Insured, for each month the Insured is in an Accidental Injury Recovery Period (as defined by this policy), beginning the first day the Insured is considered to be in such Recovery Period. The monthly benefit is payable while the Insured remains in an Accidental Injury Recovery Period, for up to a Maximum Benefit Period of six months.

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

Section C: Accidental Injury Recovery Period - other Accidental Injury

If, because of Accidental Injury and within 30 days of the accident that caused the Injury, the Insured is in an Accidental Injury Recovery Period (as defined by this policy), due to an Accidental Injury not covered under Sections A & B above, Combined will pay the monthly benefit shown in the Schedule for the Insured, for each month the Insured is in an Accidental Injury Recovery Period, beginning the first day the Insured is considered to be in such Recovery Period. The monthly benefit is payable while the Insured remains in an Accidental Injury Recovery Period, for up to a Maximum Benefit Period of two months.

The Accidental Injury Recovery Period Benefit under this Section C is payable for a maximum of two months for each Insured each Policy Year for Recovery Periods that commence in that Policy Year.

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

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Product Summary Guide

Description of Benefits (continued)

SICKNESS RECOVERY BENEFITS

Section A: Sickness Recovery Period – Outpatient surgery or hospital confinement

If, because of Sickness, the Insured required Outpatient Surgery, or is confined overnight as an inpatient in a Hospital, Combined will pay the monthly benefit shown in the Schedule under Insured Benefits Sickness Recovery Rider, while the Insured is in a Sickness Recovery Period (as defined by this rider), beginning the first day the Insured is considered to be in such recovery period. The monthly benefit is payable while the Insured remains in a Sickness Recovery Period, for up to a Maximum Benefit Period of four months.

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

Section B: Sickness Recovery Period – Recovery from serious illness

If the Insured is diagnosed and/or treated by a Physician for one of the serious illnesses listed in this Section, Combined will pay the monthly benefit, as shown in the Schedule under Insured Sickness Recovery Rider, for each month the Insured is in a Sickness Recovery Period (as defined by this rider), beginning the first day the Insured is considered to be in such recovery period. The monthly benefit is payable while the Insured remains in a Sickness Recovery Period, for up to a Maximum Benefit Period of six months.

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

The serious illnesses for which the Sickness Recovery Period Benefit is payable are as listed below:

Amputation

Amputation means the surgical removal of one or more Limbs due to a covered Sickness. Limb means an entire hand or foot at or above the wrist or ankle.

Blindness

Blindness means total loss of sight in one eye or both eyes, measured as visual acuity of 20/200 or worse, corrected, in each eye which is diagnosed by a Physician.

Brain Tumor

Brain Tumor means a benign tumor of the brain which is diagnosed by a Physician and which is determined to require the performance of surgery.

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Description of Benefits (continued)

Cancer

Cancer means leukemia or Hodgkin's Disease or a malignant tumor treated by a Physician that is characterized by uncontrolled cell growth and which results in a positive diagnosis, based upon a microscopic examination of the affected cells by a legally licensed Doctor of Medicine certified by the American Board of Pathology or by an Osteopathic Pathologist (unless a pathological diagnosis is deemed medically inappropriate, in which case a clinical diagnosis will be accepted.) The pathologist establishing the diagnosis shall base his judgment solely upon the criteria of malignancy as accepted by the American Board of Pathology or the Osteopathic Board of Pathology after a study of the suspect cells.

Heart Attack

Heart Attack means acute myocardial infarction, acute coronary thrombosis, or acute coronary occlusion which results in the death of a portion of the heart muscle. The Heart Attack must be diagnosed by a Physician based upon an electrocardiogram (EKG) and elevated cardiac enzyme above generally accepted laboratory levels of normal (in the case of creatine phosphokinase (CPK), a CPK-MB measurement must be used.

Heart Surgery

Heart Surgery means coronary by-pass surgery, aorta surgery, transmyocardial laser revascularization, cardiomyoplasty, or replacement of one or more heart valves performed at a Hospital by a Physician.

Kidney Failure

Kidney Failure means the diagnosis of complete and permanent failure of both kidneys requiring regular dialysis which is prescribed by a Physician.

Multiple Sclerosis

Multiple Sclerosis means the occurrence of at least two episodes of well-defined neurological abnormalities, with objective evidence of lesions at more than one site within the central nervous system. In order for Multiple Sclerosis to be covered under this rider, a Neurologist must make a definitive diagnosis of Multiple Sclerosis, supported by modern imaging and/or investigative techniques. A Neurologist means a doctor of medicine certified by the American Board of Psychiatry and Neurology.

Organ transplant - Heart, Kidney, Liver, Lung, or Pancreas

Organ Transplant means medically necessary replacement of your heart, kidney, liver, lung, or pancreas, at a Hospital by a Physician. The actual transplant operation must be performed.

Paralysis

Paralysis means complete and irrecoverable loss of sensory and motor functions of one or more Limbs which is diagnosed by a Physician. Limb means an entire hand or foot at or above the wrist or ankle.

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Product Summary Guide

Description of Benefits (continued)

Stroke

Stroke means a sudden neurologic impairment of sensory and motor functions, due to aneurysm rupture, acute cerebral occlusion, or acute cerebral hemorrhage of a cerebral artery which results in permanent damage to the nervous system and is diagnosed by a Physician. Stroke does not mean head injury, transient ischemic attack, or chronic cerebrovascular insufficiency.

Section C: Sickness Recovery Period - other Sicknesses

If, because of a covered Sickness, the Insured is in a Sickness Recovery Period (as defined by this rider), due to a Sickness not covered under either Section A or B above, Combined will pay the monthly benefit shown in the Schedule under Insured Benefits Sickness Recovery Rider, for each month the Insured is in a Sickness Recovery Period, beginning the first day the Insured is considered to be in such recovery period. The monthly benefit is payable while the Insured remains in a Sickness Recovery Period, for up to a Maximum Benefit Period of two months.

The Sickness Recovery Period Benefit under this Section C is payable for a maximum of two months for each Insured each Policy Year for Recovery Periods that commence in that Policy Year.

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

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Product Summary Guide

Definitions

ACCIDENTAL INJURY RECOVERY DEFINITIONS

Blindness means total loss of sight in one, or both eyes, measured as visual acuity of 20/200 or worse, corrected, in at least one eye which is diagnosed by a Physician.

Dismemberment means the loss by actual and complete severance of one or more Limbs.

Effective Date the date indicated by Combined on the Schedule as the Effective Date.

Fracture of the Hip means fracture of the neck of the femur (the long bone that comprises the upper part of the leg), an intertrochanteric fracture, a sub-capital fracture, an acetabular fracture, or a fracture of the pelvic bone.

Herniated Disc means a disc abnormality caused by Accidental Injury where there is evidence of negative impact on nerves or nerve compression / involvement based on a neurological examination (including evaluation of muscle strength, deep tendon reflexes, abnormal reflexes, sensory examination, mobility, electromyogram (EMG) or nerve conduction studies (NCV)) with or without MRI evidence.

Hospital means an institution in the United States or Canada which meets all of the following requirements:

1. operates pursuant to state or provincial law for Hospitals located in the United States or Canada;
2. operates primarily for the care and treatment of sick or injured persons as Inpatients;
3. provides 24 hour nursing service;
4. has facilities available for diagnosis and surgery either on its own premises or in facilities available to the Hospital on a pre-arranged basis; and
5. has a staff of at least one licensed Physician available at all times.

Hospital does not include a nursing home or convalescent care facility, whether such facility is independent of or associated with a Hospital.

Injury or Accidental Injury means a bodily Injury, caused by an accident occurring after the Effective Date of this policy, which is the direct cause of loss, independent of disease or bodily infirmity, and occurring while coverage is in force.

Inpatient means Hospital confinement which the Hospital classifies as Inpatient. It does not mean confinement on an Outpatient basis. Hospitalization overnight in the emergency room of a hospital is not considered as an inpatient hospitalization.

Insured means the named Insured listed on the Schedule.

Limb means an entire hand or foot at or above the wrist or ankle.

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Product Summary Guide

Definitions (continued)

Maximum Benefit Period means the maximum number of months for which monthly Accidental Injury Recovery Period benefits may be paid.

Outpatient Surgery means any outpatient medical procedure performed by a Physician which the Physician has classified as surgery or has identified using a CPT surgical code.

Paralysis means complete loss of sensory and motor functions of one or more Limbs which is diagnosed by a Physician.

Physician means a physician that is duly licensed in the United States or Canada and acting within the scope of his or her license in treating an injury or sickness. It does not include you or a member of your family.

Policy Year means each continuous 12 month period the policy is in force beginning from the Effective Date of the policy.

Pro-rata Benefit means that if a Recovery Period or any portion thereof is less than a full month, the benefit payable for each day the Insured is in a Recovery Period is 1/30th of the monthly benefit.

Severe Burns means third degree burns covering at least 20% of your body, which are diagnosed by a Physician.

Spinal Fracture means breaks in the vertebra, vertebrae or vertebral compression Fracture.

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Product Summary Guide

Definitions (continued)

SICKNESS RECOVERY DEFINITIONS

Maximum Benefit Period means the maximum period for which monthly Sickness Recovery Period benefits are payable.

Pre-existing Condition means a bodily illness or disease which was diagnosed or treated by a Physician within the 24 months preceding the Effective Date of this rider.

Recovery Period means an Accidental Injury or Sickness Recovery Period.

Rider Year means each continuous 12 month period the rider is in force beginning from the Effective Date of the rider.

Sickness means a bodily sickness or disease the Insured incurs, including complications of pregnancy, diagnosed or treated after the Effective Date of this rider and while the policy and rider are in force.

Sickness Recovery Period means the period following a covered Sickness during which the Insured is recovering at home, in a hospital, convalescent center, or elsewhere, and the Insured is unable to work because he/she cannot perform all the material duties of his/her regular occupation due to a covered Sickness. If not employed, the Insured must be unable to perform his/her normal activities due to a covered Sickness. Examples of normal activities include but are not limited to: housekeeping; shopping; driving; and/or child care. The Insured must be under the regular care of a Physician due to the sickness or sicknesses which resulted in the Insured being in a Sickness Recovery Period.



ESSENTIAL SOLUTIONS



SickPay Plus[®] Product Summary Guide

This SickPay Plus[®] Product Summary Guide contains a brief description of our SickPay Plus[®] Insurance. See the policy for complete details benefits, exclusions, and limitations.

Insurance underwritten by Combined Insurance Company of America (Chicago, IL). In New York, products are underwritten by Combined Life Insurance Company of New York (Latham, NY). All products may not be available in all states or jurisdictions. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Please visit our website at www.combinedinsurance.com

For Training & Education
Purposes Only