

Income Protector

Combined Insurance's Income Protector – a Good Decision

This policy provides cash benefits to help replace your lost income if you are totally disabled and unable to work due to illness or injury.

The Income Protector benefits are payable directly to you (or someone you designate) when you have a covered total disability. These cash benefits can be used any way you choose and are portable, which means if you change employers you can keep your coverage without interruption.

Below is a summary of the benefits provided by the Income Protector.

How the Combined Insurance Income Protector Helps You

Income Protector pays cash directly to you for covered total disability due to an accident or sickness for up to 5 years*, depending on the plan selected. You are protected 24 hours a day, 365 days a year.

"Totally disabled" means while the policy is in force:

1. During the first year of disability; you are:
 - Unable to engage in your own occupation;
 - Not engaged in any employment for wage or profit; and
 - Under the regular care of a physician.
2. After the first year of disability; you are:
 - Unable to engage in any employment or occupation for which you are qualified by reason of education, training or experience;
 - Not engaged in any employment for wage or profit; and
 - Under the regular care of a physician.

Protecting your financial peace of mind

Family budgets are often figured "to the penny," and many have little cash to fall back on. Income Protector can help bring balance to your financial obligations when the loss of your paycheck due to disability threatens to take away your peace of mind.

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



*You can choose a Maximum Benefit Period of one, two, or five years.

¹ American Payroll Association. Getting Paid in America Survey, 2022.

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Exclusions and Limitations

Benefits Will Not Be Paid 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

A pre-existing condition means a condition for which:

1. Symptoms existed that would cause an ordinarily prudent person to seek diagnosis, care or treatment, within a one-year period preceding the issue date of the coverage; or
2. Medical advice or treatment was recommended by a physician or received from a physician within a five-year period preceding the issue date of the coverage.

A pre-existing condition is not covered unless the total disability caused by the condition begins more than one year after the issue date.

Elimination Period

Elimination period means the number of consecutive days the Insured must be totally disabled before benefits begin. No disability benefits are payable during the elimination period.

Recurrent Disability

Successive periods of total disability will be considered one period of total disability unless such periods are separated by less than 180 consecutive days or the disabilities resulted from different or unrelated injuries or sicknesses.

Relation of Earnings to Insurance

Monthly benefits will be reduced when the total amount of all the Insured's disability coverage* exceeds what he or she earned prior to becoming disabled.

In no event will the total monthly disability benefits payable under all such coverages be reduced below \$200.

* Includes coverage with Combined Insurance as well as with other companies.

Renewability

The policy is guaranteed renewable until the first premium due date after the Insured's 65th birthday.

Workers' Compensation

No benefits are payable while you are receiving any benefits under Workers' Compensation or occupational disease law.

Partial Recovery Benefit

If within 30 days following a period of total disability for which benefits are payable, the Insured returns to work and is earning less than 75% of his or her pre-disability income, Combined will pay half the monthly benefit otherwise payable for each month in which these conditions are met, for up to 3 months or for the remainder of the maximum benefit period, whichever is less.

This Is Very Important

If a covered individual is a Medicaid recipient, policy benefits may be assigned and payable to your state Medicaid agency. Also, benefit payments you receive may count as income for Medicaid eligibility purposes.

Important Notice

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

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.

This document contains a brief description of policy Form No. 19843-NJ-315. See the policy for complete details of policy benefits, exclusions and limitations. Products may vary by State subject to availability and qualifications.