



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.

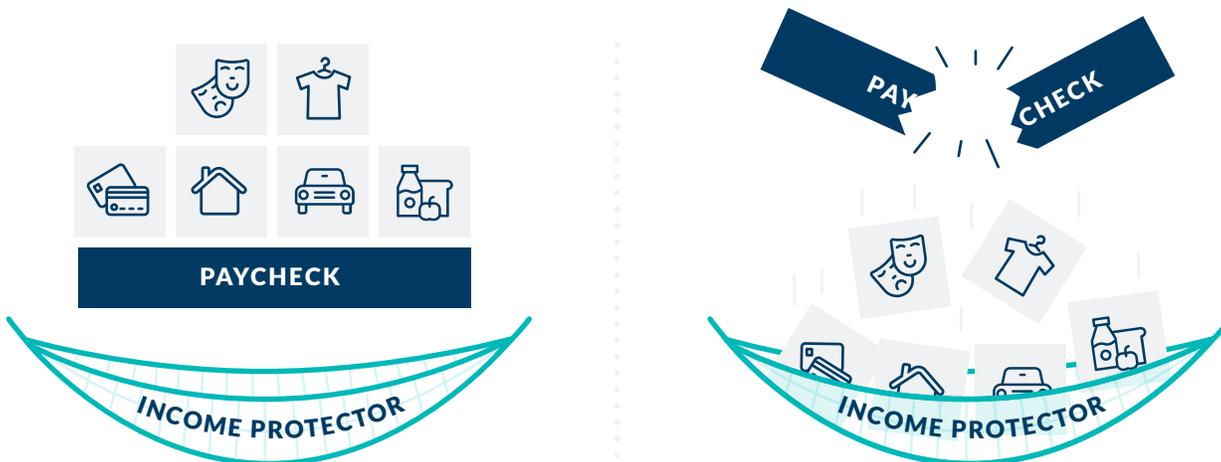
How the Combined Insurance Income Protector Helps You

Income Protector pays cash directly to you for covered total disability due to an accident or sickness for up to 2 years¹, depending on the plan selected. You are covered on or off the job and you are protected 24 hours a day, 365 days a year².

Totally disabled or total disability means the inability to perform the substantial and material duties of the Insured's occupation. After the Insured has been totally disabled 24 months, totally disabled or total disability means the inability to perform any job for which the Insured is qualified by reason of training, education or experience.

Guaranteed to increase amount of insurance if the Insured's income increases, is age 55 or younger, and income increase complies with the underwriting guidelines of Combined Insurance. The Insured has two different option dates to increase the monthly benefits for total disability: (a) the first policy anniversary date; (b) the second policy anniversary date.

72% of Americans would find it difficult to meet their current financial obligations if their paycheck was delayed for a week.³



¹ You can choose a Maximum Benefit Period of six months, one year or two years.

² No benefits are paid during the Elimination Period, a pre-determined period of time chosen by you.

³ 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

* In MD: Cosmetic surgery or other elective procedures, except for disabilities arising from unplanned and unanticipated adverse consequences of such surgery.

Pre-existing Conditions

Pre-existing conditions are not covered unless the total disability caused by the condition begins more than 24 months* after the policy issue date. A pre-existing condition is a medical condition not disclosed on the application for which:

1. Medical advice or treatment was recommended by, or received from, a physician within the 12 month (not applicable in SC) period before the issue date, or
2. Symptoms existed within the 12 month period before the issue date which would cause an ordinarily prudent person to seek diagnosis, care or treatment**

* 12 months in OR and VA.

** Not applicable in OR. In SC: symptoms existed before the issue date which would cause an ordinarily prudent person to seek diagnosis, care or treatment.

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 at least 180 consecutive days (in VA: more than 180 consecutive days) or the disabilities resulted from different or unrelated injuries or sicknesses*.

* In MD: or the first period was one for which benefits are not covered under the policy.

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.

Reduction in Benefits

The monthly benefit shall be reduced to the extent of any disability benefits under Workers' Compensation, occupational disease or similar law.

Renewability

Guaranteed renewable until the first premium due date after the Insured's 70th birthday or until retirement from full-time employment, whichever is earlier.

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. series 19819. See the policy for complete details of policy benefits, exclusions and limitations. Products may vary by state, subject to availability and qualifications.

STATE	POLICY #
MD	Form No. 19819-MD
SC	Form No. 19819-SC
OR	Form No. 19819-OR
VA	Form No. 19819-VA