

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

Benefits are paid directly to you for a covered disability for up to two years¹ when you are totally disabled and can't work due to accident or sickness. You are covered on or off the job and protected 24 hours a day, 365 days a year².

You are considered totally disabled when you are under the regular care of a physician and unable to perform the substantial and material duties of your own occupation.

Protecting Your Financial Peace of Mind

Approximately 78% of Americans are living paycheck-to-paycheck with little money to spare to build a sizable emergency fund.⁴ 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.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.

⁴ CareerBuilder: "Living Paycheck to Paycheck is a Way of Life for Majority of U.S. Workers, According to New CareerBuilder Survey", 2017.

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Exclusions and Limitations

Benefits Will Not Be Paid for Total Disability Resulting From:

- Intentionally self-inflicted injury
- Cosmetic surgery or other elective procedures which are not medically necessary, or

Pre-existing Conditions

A pre-existing condition is a medical condition not disclosed on the application for which:

1. Medical advice or treatment was received from a physician within the 12 month 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.

A pre-existing condition is not covered unless the total disability caused by the condition begins more than two years 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 at least 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.

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

This policy is guaranteed renewable until age 70 or until retirement from full-time employment, whichever is earlier. Coverage terminates on the first premium date after age 70. We cannot change your premium unless we change it for all persons of the same rating class in the state.

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. 19819-MA-720. See the policy for complete details of policy benefits, exclusions and limitations. Products may vary by State subject to availability and qualifications.

This health plan, alone, does not meet Minimum Creditable Coverage standards and will not satisfy the individual mandate that you have health insurance.