



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 years 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 year¹.

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.

"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 he or she is qualified by reason of training, education or experience.

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.³



¹ No benefits are paid during the Elimination Period, a predetermined 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:

Benefits will not be paid for total or partial disability resulting from:

1. War or act of war declared or undeclared;
2. Intentionally self-inflicted injury;
3. Normal pregnancy or childbirth; or
4. Any condition excluded by name or specific description.

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 24 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

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.

Concurrent Disability

If the Insured is disabled as the result of more than one injury or sickness or both and injury and sickness, benefits will be paid as if the disability were the result of only one injury or sickness.

Relation of Earnings to Insurance

Benefits will be payable on a reduced basis when the Insured has too much loss of time or disability coverage for what he or she earns. The Insured will be deemed to have too much coverage when the total amount of monthly benefits under all "valid loss of time or disability coverages*" is: (a) more than the monthly earnings the Insured had when the total disability started; or (b) more than the average monthly earnings for the 2 years just before the disability started, whichever is greater. In no event will the total monthly disability benefits payable under all such coverages be reduced below \$200.

* The term "valid loss of time or disability coverages" includes loss of time and disability coverages with Combined as well as with other companies. It also includes total disability benefits under life insurance policies. The term does not include coverage under a social benefit¹.

Reduction in Benefits

A monthly benefit made up of: (a) the basic amount; and (b) the supplemental amount reduced to the extent of any social benefit¹ the Insured and/or any family is eligible to receive as a dependent because of the Insured's disability. Benefits will begin after the elimination period and payable up to the maximum benefit period.

Partial Disability Benefit

If the Insured is partially disabled immediately following a period of total disability for which benefits are payable and is under the regular care of a doctor, Combined will pay 50% the amount paid for the last month of total disability, while the Insured remains partially disabled and for up to 6 months or for the remainder of the maximum benefit period, whichever is less. "Partially disabled" or "partial disability" means the inability to perform at least one, but not all, of the important duties of the Insured's occupation.

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 is a brief description of policy benefits for policy Form No. 19900-RI. See the policy for complete details of policy benefits and exclusions/limitations.

"Social Benefit" means disability or retirement benefits provided by the U.S. Social Security Act, as amended; disability benefits under Workers' Compensation, occupational disease or similar law; and Federal, State or local programs providing disability benefits.