



**SICKPAY PLUS** \$

# SickPay Plus<sup>®</sup>

An insurance policy that pays cash benefits directly to you when sickness or injury keeps you from working.



# Nobody plans on getting sick or injured, but the truth is many of us can't afford to miss work.<sub>HYE</sub>

If you get sick or injured and can't work, the bills keep coming even if your paycheck stops.

Unfortunately, 77% of Americans would find it difficult to meet their current financial obligations if their next paycheck was delayed for a week.<sup>1</sup>

**77%**  
OF AMERICANS

<sup>1</sup> PayrollOrg 2024 "Getting Paid in America" survey, [PRNewswire.com/news/payrollorg/](https://www.prnewswire.com/news/payrollorg/)

# SickPay Plus Has Two Parts

We pay cash benefits directly to you and you choose the monthly benefit that is right for you:

- ∞ Accident/Injury recovery benefits
- ∞ Sickness recovery benefits (if you qualify)



## Day One Coverage\*:

SickPay Plus pays you cash benefits for up to 6 full months and the coverage begins the first day you can't work – it's that easy.



\*Following underwriting approval and policy issuance.

# Do You Qualify?

- ∞ Do you work more than 20 hours per week?
- ∞ Have you been advised to have surgery in the past 12 months?
- ∞ Within the past 5 years have you taken any prescription medicines for any sickness, injury or defect?
- ∞ Do you currently have health coverage such as comprehensive hospital, surgical or medical health insurance that qualifies as “minimum essential coverage” in force?



# Here's How Sick Pay Plus Works

If you choose a monthly benefit of \$1,500 a month with Sickness recovery benefits and you are **under a physician's care**, we cover:



Minor injuries such as sprains and strains  
Minor illnesses such as sinusitis, flu, asthma, bronchitis, pneumonia

Maximum benefit  
per year, up to  
**\$3,000**



Injuries or illnesses that require hospitalization, in or outpatient surgery, non-elective C-section or fractures

Maximum benefit each  
occurrence, up to  
**\$6,000**



Serious conditions such as heart attack, cancer, stroke, paralysis, hip fracture, and more\*

Maximum benefit each  
occurrence, up to  
**\$9,000**



## SickPay Plus Pays Cash Benefits Directly to You

\* Other covered injuries for serious conditions are amputation, blindness, dismemberment, herniated disc, spinal fracture, severe burns, paralysis. Other covered illnesses for serious conditions are brain tumor, kidney failure, heart surgery, multiple sclerosis, organ transplant.

# Your Coverage Begins Day One

You can file a claim on your first day of sickness or injury after your effective date. We pay when you are under the regular care of a physician and:

- ∞ If you are working at the time of your sickness or injury, you must be unable to perform your usual work duties,\*
- ∞ If you are not working at the time of your sickness or injury, you must be unable to perform your normal activities such as housekeeping, shopping, driving, yard work, and childcare

\* Accidental injury recovery period is defined as the period following a covered accident during which you are recovering at home, in a hospital, convalescent center, or elsewhere and are unable to work because you cannot perform all of the material duties of your regular occupation due to a covered accident. Sickness recovery period is defined as the period following a covered sickness during which you are recovering at home, in a hospital, convalescent center or elsewhere and are unable to work because you cannot perform all of the material duties of your regular occupation due to a covered sickness. To be in an accidental injury or sickness recovery period, you must be under the regular care of a physician.

\*\*In Pennsylvania, you must be under the regular care of a physician other than yourself or a member of your immediate family.

We pay cash benefits directly to you when you are sick or hurt and can't work.\*\*



# Exclusions and Limitations

We have just told you what this policy will cover.  
However, it is important that you know what it does not cover.

## Benefits will not be paid for:

- Attempted suicide or intentionally self-inflicted injury
- Alcoholism or drug addiction
- Mental or emotional disorders
- Normal pregnancy or childbirth
- Cosmetic surgery or other elective procedures
- Any other condition excluded by name or specific description
- Pre-existing conditions are not covered for the first 24 months



Policy effective date is generally 15 days from your application date, but may be delayed due to underwriting acceptance. Please check your policy for the effective date.

## How SickPay Plus Will Work for You and Your Family:

- ∞ Pays cash benefits directly to you when you need it most
- ∞ Pays cash benefits in addition to other benefits you receive
- ∞ Protects you with up to 6 full months
- ∞ Offers reduced premium of up to 35% for your lifestyle
- ∞ Spouse coverage is available
- ∞ Goes with you if you change jobs
- ∞ Filing claims is easy

Day One coverage means you're covered from the first day you're sick or hurt and can't work\* — it's that easy.



\* You must be under a physician's care.



**IMPORTANT** This presentation contains a brief description of Accident and Sickness Policy (Form Series 14135, 14086). See the policy for complete details of benefits, exclusions and limitations.  
This presentation is only for use in the states referenced herein. State specific form numbers are shown below.

| STATE | POLICY #          |
|-------|-------------------|
| CO    | Form No. 14135    |
| PA    | Form No. 14086-PA |