



**ACCIDENT  
CHAMPION**



# If They Need You, You Need a Champion

Good things in life happen every day, and unfortunately, accidents happen too. You need a champion to help you defend and protect the things you value most.

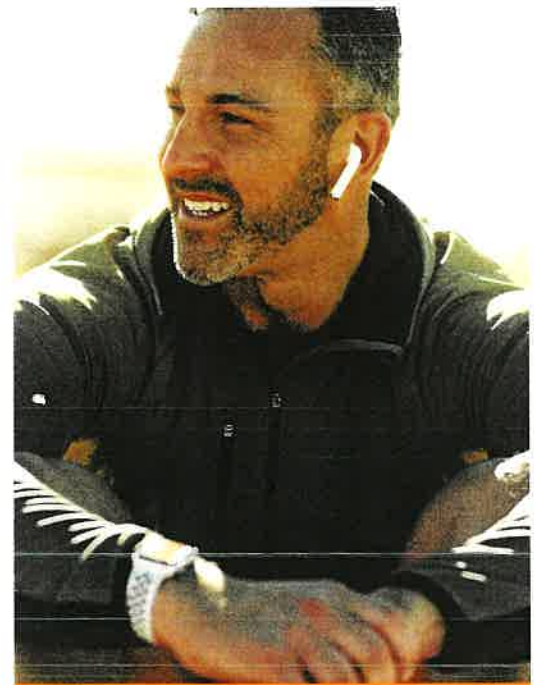


**ENHANCED PLUS**

# No One Plans on Getting Injured... But Just In Case, We've Got You Covered

You do everything you can to stay active and healthy, but accidents happen every day, including sports-related accidents. An injury that hurts an arm or a leg can hurt your finances too. That's where Accident Champion can help.

Accident Champion pays cash benefits directly to you or anyone you choose, regardless of any other coverage you have. And Accident Champion pays extra benefits for injuries resulting from participating in organized sports. Use Accident Champion cash benefits to help take care of your bills so you can take care of yourself and your family.



**First Accident Benefit pays you an additional \$100**



## Accident Champion Benefits Always Include:



### First Accident

Pays you \$100 soon after you report your first claim for covered benefits. If you get injured, we can begin processing your claim as soon as you submit it, so you can get cash benefits in a timely manner.



### Sports Package

Your benefits increase 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports. Playing sports can lead to injuries and unwelcome expenses. We'll increase your benefits to help pay those expenses.



### Rehabilitation Package

We pay cash benefits for admission, daily confinement and recovery. Whether you are released to a rehabilitation center following a hospital stay or you recover at home, we pay a daily recovery benefit to help with your transition.

## Here's How Accident Champion Benefits Work:

Accident Champion helps pay for the unexpected costs of an accidental injury by providing benefits for initial care, injuries, treatment, facility care and follow-up care. If you get injured at soccer practice and break your leg, here's how benefits may stack up:

ENHANCED PLUS	
First Accident	\$100
Ambulance	\$200
ER Visit	\$125
X-Ray	\$40
Fracture	\$500
Crutches	\$100
Physical Therapy	\$500
Follow-up Visits	\$150
<b>Subtotal</b>	<b>1,715</b>
<b>Plus Sports Package</b>	<b>\$429</b>
<b>Total Payment</b>	<b>\$2,144</b>

**The Sports Package increases the total benefit payment by 25%**



**Benefits Increase \$429**

This example is for illustrative purposes only and should not be compared to an actual claim. Whether an injury is covered depends on the circumstances of the loss. Refer to the certificate of insurance for terms and conditions.



# Schedule of Benefits

## WEEKLY PREMIUM

Employee	\$5.64
Employee + Spouse	\$8.88
Employee + Child(ren)	\$8.88
Family	\$12.18

## Enhanced Plus (24-hour coverage)

### Initial Care

Ambulance (Ground/Air)	\$200/\$2,000
Emergency Room	\$125
Initial Doctor's Office Visit	\$50
Urgent Care	\$100
Emergency Dental (Crown/Extraction)	\$400/\$100

### Hospital and Rehabilitation

Hospital Admission	\$1,250
ICU Admission	\$2,500
Rehabilitation Admission	\$1,250
Hospital Confinement (per day, up to 365 days)	\$250
ICU Confinement (per day, up to 30 days)	\$500
Rehabilitation Confinement (per day, up to 30 days)	\$150
Recovery (per day, up to 7 days)	\$100

### Follow-up Care & Treatment

Abdominal or Thoracic Surgery	\$1,500
Appliances	\$100
Blood, Plasma, Platelets	\$300
Chiropractic Care (per visit, up to 3 visits)	\$25
Concussion	\$100
Follow-up Treatment (per visit, up to 3 visits)	\$50
Lodging (per night, up to 30 nights)	\$150
Major Diagnostic Exam (CT, MRI, etc.)	\$200
Organ Loss	\$2,500
Outpatient Surgery Facility	\$25
Physical Therapy (per visit, up to 10 visits)	\$50
Prosthetics	\$1,500
Tendon, Ligament, Rotator Cuff Surgery	\$750
Transportation For treatment and confinement in a hospital 100 miles or more away; (per trip up to 3 trips)	\$600
X-Ray	\$40

### Injuries

Burns Level 2/3	\$1,000/\$10,000
Coma	\$12,500
Dislocations Ankle, Foot, Hip, Knee	\$1,000
Finger, Toe	\$200
All Other	\$500
Eye	\$300
Fractures Skull, Hip, Thigh, Body of Vertebrae	\$1,000
Finger, Toe	\$200
All Other	\$500
Herniated Disc Surgery	\$750
Knee Cartilage (Torn) Surgery	\$750
Lacerations	\$30-\$500
Loss of Hands, Feet or Sight	Up to \$20,000
Loss of Fingers or Toes	Up to \$2,000

### Additional Benefits

<b>First Accident Once Per Policy</b>	<b>\$100</b>
Accidental Death Employee & Spouse	\$20,000
Child	\$4,000
Catastrophic Accident Prior to Age 70 Employee & Spouse	\$25,000
Child	\$12,500
On or After Age 70	50%
Family Care For Each Child in a Child Care Center: (per day, up to 30 days)	\$25
<b>Sports Package Benefits are 25% higher when accident is due to organized sports. Up to \$1,000 per person per year</b>	
Wellness* (per person, once per year; 90 day waiting period)	\$50

\*Not available in ND or TX



# How Does Accident Champion Help?

You do everything you can to keep your family safe, but accidents happen, and when they do, it's good to know we've got you covered. Let Accident Champion help take care of your bills, so you can take care of your family.



## Features

### Date of Application Coverage

Coverage becomes effective as soon as your application is signed, you have authorized payment and the initial eligibility requirements are met.

### Guaranteed Issue

No medical history is required for coverage to be issued.

### Guaranteed Renewable

Your coverage cannot be cancelled as long as your premiums are paid as due.

### Fully Portable

You can keep your coverage even if you change jobs or retire.

### HSA Compatible

## Initial Eligibility

### Employee

- Actively employed, working at least 17.5 hours per week
- Ages 18 and up

### Spouse

- Ages 18 and up

### Dependent Children/Grandchildren

- Ages 0 to 26
- No student status required
- Coverage will continue for incapacitated dependent children regardless of age

## Facts

About 39 million emergency room visits each year are due to injuries.<sup>1</sup>



In 2019, 1 in 7 people sought medical attention for injuries.<sup>2</sup>



<sup>1</sup> www.cdc.gov/nchs/fastats, as of Jan, 2019

<sup>2</sup> National Safety Council, InjuryFacts.nsc.org, 2021

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

This document is a brief description of Certificate Form No. C14059R (or applicable state version). Refer to your certificate of insurance for specific details on benefits, exclusions and limitations that may vary by state.

## Accident Benefits Summary

Name:

TYPE OF COVERAGE	PAYROLL DEDUCTION
<input type="checkbox"/> Employee	
<input type="checkbox"/> Employee + Spouse	
<input type="checkbox"/> Employee + Child(ren)	
<input type="checkbox"/> Family	\$

## Exclusions & Limitations

This is Accident-Only Insurance.

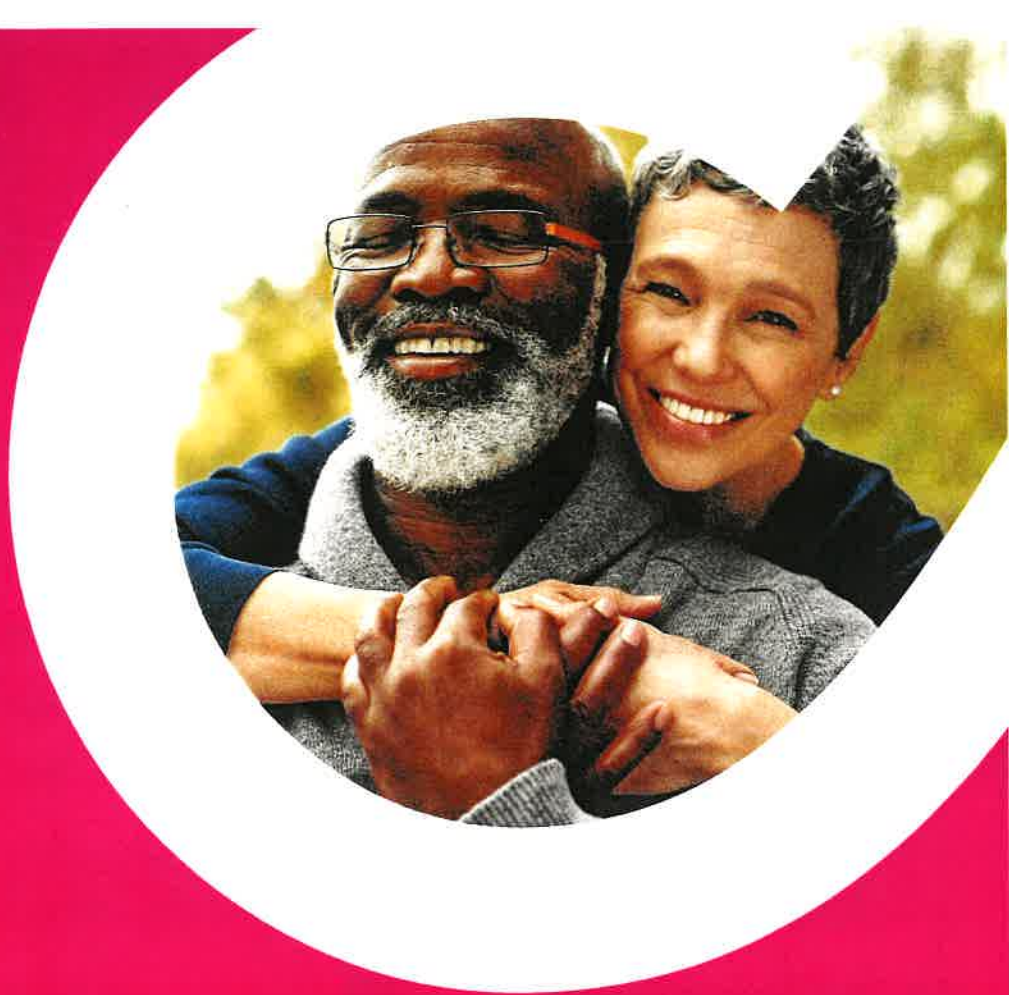
No benefits will be paid for services rendered by a member of the Immediate Family of a Covered Person.

No benefits will be payable for sickness or infection including physical or mental condition that is not caused solely by or as a direct result of a Covered Accident.

No benefits will be paid for an injury that is caused by, contributed to, or occurs as a result of a covered person's:

- Being intoxicated, or under the influence of alcohol or any narcotic or other prescription drug unless administered on the advice of a Physician and taken according to the Physician's instructions (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction in which the accident occurred);

- Participating in an illegal activity or attempting to commit or actually committing a felony ("felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to injury to sound natural teeth within twelve (12) months of the Covered Accident;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto; or
- Participation in any contest using any type of motorized vehicle.



**CRITICAL ILLNESS  
INSURANCE**



# If You Had a Heart Attack Tomorrow, What Would You Worry About?

## **Paying Your Bills? Taking Care of Your Family? Getting Better?**

If you're like most people, being diagnosed with a critical illness can be overwhelming, even scary. The last thing you want to worry about is money. Critical Illness Insurance pays cash benefits directly to you that can be used to help with your bills, your mortgage, your rent, your childcare—you name it—so you can focus on recovery.

**ENHANCED PLUS**







# No One Plans on Getting Sick... But Just in Case, We've Got You Covered

Critical illnesses, such as heart attack, cancer, and stroke, happen every day. They can have serious consequences, both physical and financial. To maintain your lifestyle and help you recover, you may need some financial help.

Approximately every 39 seconds, an American will have a heart attack.<sup>1</sup>



Over 80% of patients have had to make financial sacrifices to cover their health care expenses.<sup>2</sup>



## Are Your Savings Enough to Pay Your Bills?



While you're being treated for a critical illness, your income could be affected for 3 to 6 months. Most families do not have enough savings to keep up with:

- Rent or Mortgage Payments
- Childcare
- Car Payments
- Savings for College and Retirement
- Credit Card Debt
- Household Expenses

## Critical Illnesses Are Expensive



Simply put, critical illnesses cost money. Even with medical insurance, out-of-pocket expenses like these can pile up quickly:

- Medical Deductibles and Co-Pays
- Rehabilitation
- Out-of-Network Specialists
- Nursing Care
- Prescriptions
- Medical Travel

## How Critical Illness Insurance Can Help

Critical Illness Insurance pays a lump sum check directly to you upon diagnosis. You can use your cash benefit however you choose—to help with your everyday living expenses, pay your out-of-pocket medical costs or replace lost income. Your benefit is paid in full regardless of any other insurance you may have.

**Wouldn't your recovery be easier if you didn't have to worry about money? Critical Illness Insurance can help!**

### How Much Would You Need?

EXPENSES	AMOUNT
Mortgage/Rent	\$
Car Payments/Repairs/Gas	\$
Credit Card Payment	\$
Groceries/Household Expenses	\$
Kids - Childcare/Activities	\$
Other	\$
Dollars of Protection You Need Per Month for Recovery	\$
	\$ (x3) \$ (x6)
Plus Medical Out-of-Pocket	\$ \$
<b>You Need</b>	<b>\$ \$</b>

### Expenses to Consider

#### Basic Necessities

- Mortgage/Rent
- Groceries
- Utilities
- Childcare
- Tuition Payments
- Car Payments

#### Medical Expenses

- Deductibles
- Coinsurance
- Prescriptions
- Experimental Treatment
- Medical Travel

#### Savings Plans

- College
- Retirement

#### Activities for Kids

- Pre-school
- Camp
- Dance Lessons
- Band
- Gymnastics
- Soccer

#### Loss of Income

#### Parent Care

<sup>1</sup> 2021 Heart Disease and Stroke Statistics Update Fact Sheet, At-a-Glance, American Heart Association.

<sup>2</sup> American Cancer Society Cancer Action Network. Survey: Majority of Cancer Patients Struggle to Afford Cancer Care. 2021.



# Flexible and Competitive

Critical Illness Insurance can help give you peace of mind so you can focus on getting well. Critical illnesses change life in an instant. If you get sick, the last thing you want to worry about is money. Let Critical Illness Insurance help while you recover.

## Here's How It Works

When you are diagnosed with a covered condition<sup>1</sup>, submit your claim and we'll send you a check. It's that simple. You can use your money however you choose.

**Benefit Face Amount Available: \$5,000 to \$100,000**

### Triple Benefit

If you get sick again with another covered condition, you're still covered. With Triple Benefit, you can receive up to 3 times the Face Amount for each person you choose to cover. That means if you choose a \$20,000 Face Amount you can receive as much as \$60,000 in cash<sup>2</sup>.

### Triple Benefit in Action

\$20,000 Face Amount | x3 = \$60,000 Total Maximum Benefit

ENHANCED PLUS	
Heart Attack Diagnosis	\$20,000
Stroke Diagnosis	\$20,000
Stroke Recurrence	\$5,000
<b>Remaining Coverage</b>	<b>\$15,000</b>

This example is hypothetical and is solely to illustrate a situation that can result in benefits payable for a claim. It is not based on an actual claim and should not be compared to an actual claim.

### Recurrence Benefit

If we have paid a critical illness benefit for benign brain tumor, cancer, coma, heart attack or stroke, and there is a recurrence, you can receive up to 25% of your Face Amount, as long as you were back to work and treatment-free for at least 6 months. The Recurrence Benefit can be paid up to 2 times.

### Standard Conditions

Alzheimer's Disease  
Benign Brain Tumor  
Cancer  
Carcinoma In Situ\*  
Coma  
Coronary Artery Obstruction\*  
End Stage Renal (Kidney) Failure  
Heart Attack  
Major Organ Failure  
Multiple Sclerosis  
Paralysis or Dismemberment  
Parkinson's Disease  
Skin Cancer (\$250)  
Stroke

### Childhood Conditions\*\*

Cerebral Palsy  
Congenital Birth Defects  
• Lung Defects  
• Heart Defects  
• Spina Bifida  
• Cleft Lip or Palate  
• Limb Malformations  
• Development Disorders of the Brain  
• Born with Loss of Sight  
Cystic Fibrosis  
Down's Syndrome  
Muscular Dystrophy  
Type 1 Diabetes

\* Benefit payment is 25% of face amount.

\*\* Benefit is payable once per covered child.

## Additional Benefits

With Critical Illness Insurance, you get even more than a substantial lump sum cash benefit. In addition, to help protect you, the following benefit is also included:

### Mortgage and Rent Helper

If you miss work due to a critical illness, you may need some extra help making mortgage or rent payments. Mortgage and Rent Helper pays you an extra \$500 each month if you miss 5 or more days of work, for up to 6 months.

### Hospital Re-Admission Benefit

Beginning six months after your diagnosis, each time you are admitted to the hospital for the same critical condition, this Hospital Benefit pays you an additional \$1,500, up to 2 times per year.

### Advocacy Benefits

Personal and confidential assistance from professionals

### Best Doctors®

- Physician Referrals
- Ask the Expert Hotline
- Expert Roundtable for Diagnosis and Treatment Advice

### Health Champion Resources

- Help understanding your insurance, and review of provider bills and charges
- Financial Advice
- Medical Travel Assistance

### Childhood Conditions

Dealing with a childhood illness can be overwhelming. To make life a little easier, your CI Insurance includes coverage for both standard critical illnesses and childhood conditions.

### Wellness Benefit\*

Health screening tests can help diagnose a condition early or prevent an illness altogether. This benefit pays you \$50 after you go for an annual health screening test (after coverage is in force for 30 days).

<sup>1</sup> Covered condition must be diagnosed after the Policy or Certificate Effective Date.

<sup>2</sup> The Critical Illness Benefit can be paid once per covered condition

up to the Maximum Benefit Amount. Covered conditions must be diagnosed at least six months apart.

\* Not available in DC, MN.



# How Does Critical Illness Insurance Help?

Chances are good that you will survive a critical illness. Will your financial wellbeing survive as well? You do everything you can to stay active and healthy, but critical illnesses happen every day, and when they do, it's good to know we've got you covered.



## Features

### Extensive Coverage

Powerful protection at a price to fit your budget.

### Family Coverage

You can insure yourself, your spouse, and your kids. Your children and dependent grandchildren through age 26 can be included at no additional cost.

### No Age Penalty

Your rates will never change due to your age.

### Portability

You can keep your coverage even if you change jobs or retire.

### Guaranteed Renewable

Your coverage cannot be cancelled as long as premiums are paid as due.

### No Benefit Reduction

Benefits never decrease due to age.

### Convenient Payroll Deduction

No bills to watch for or checks to mail. Premiums are paid automatically.

### No Coordination of Benefits

Payments are made in addition to any other insurance you may have.

### HSA Compatible

Owning this coverage does not disqualify you from having a Health Savings Account.

### Benefits Paid Based on Diagnosis

You are not required to be hospitalized or get treatment to receive benefits.

## Facts

About 4 out of 10 people in the U.S. will contract cancer during their lifetime.<sup>1</sup>



Heart attacks and heart disease are 2 of the 10 most expensive conditions treated in U.S. hospitals.<sup>2</sup>



<sup>1</sup> American Cancer Society, Cancer Facts & Figures, 2020.

<sup>2</sup> 2021 Heart Disease and Stroke Statistics Update Fact Sheet, At-a-Glance, American Heart Association.

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

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

This document is a brief description of Form Nos. C16670 and 16648 (or applicable state version). Refer to your certificate of insurance or policy for specific details about benefits, exclusions and limitations that may vary by state.

Underwritten by Combined Insurance Company of America.

## Benefit Summary

Name:

My Face Amount

\$

Spouse/Civil Union or Domestic Partner (50% of my Face Amount)

Child(ren) (25% of my Face Amount)

Payroll Deduction

\$

## Initial Eligibility

- Active employees age 18 and up, working at least 17.5 hours per week.
- Spouses age 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.
- Children ages 0 through 26, no student status required.

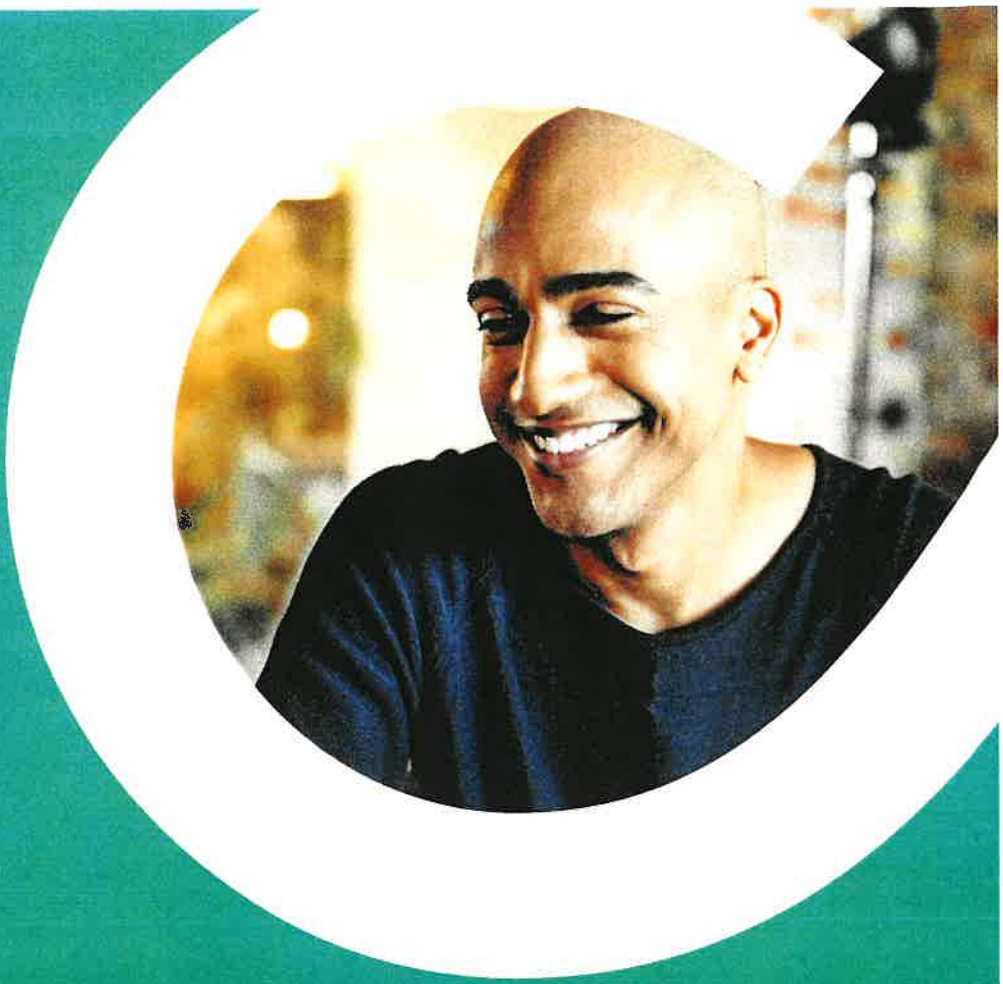
## Exclusions

No benefits will be paid for losses resulting from any intentionally self-inflicted injury.

## Limitations

A pre-existing condition is not covered unless the date of diagnosis for such condition is at least 12 months after the effective date. A pre-existing condition is a condition for which a covered person received medical advice or treatment within the 12 months preceding the effective date.





**DISABILITY INCOME  
INSURANCE** \$

# If You Hurt Your Back and Can't Work, How Long Could You Go without a Paycheck?

Most people aren't financially prepared to lose a paycheck, but unfortunately it happens every day. To keep up with your expenses and help you recover, you may need some financial help. Disability Income Insurance pays cash benefits directly that can be used to help pay your bills and maintain your standard of living.



# No One Plans on Becoming Disabled, but Just in Case, We've Got You Covered

You work hard to provide a good life for yourself, and possibly a family too. If you become injured or sick and can't work, it may be difficult to pay your bills and maintain your standard of living. Disability Income (DI) Insurance can help.



One in four people entering the workforce today will become disabled before they retire.<sup>1</sup>



## Would You Be Able to Pay Your Mortgage or Rent without a Paycheck?



If you can't earn a paycheck due to a disability, your savings might not be enough to keep you in your home and cover other bills like:

- Car Payments
- Household Costs
- Credit Card Debt
- College Tuition
- Student Loans
- Saving for Retirement

## Could You Afford the Health Expenses That Follow a Disability?



Healthcare can be costly. Even with medical insurance, out-of-pocket expenses like these can pile up quickly:

- Medical Deductibles and Co-Pays
- Physical Therapy Expenses
- Rehabilitation Programs

## How Disability Income Insurance Can Help



Disability Income Insurance helps replace your income when you lose your paycheck due to a disability.

### Here's How Disability Benefits Work

Susan hurt her back and was out of work for 2 months after satisfying her elimination period. DI Insurance paid Susan \$6,000 to pay her bills.

\* This example is for illustrative purposes only and should not be compared to an actual claim. Whether a disability is covered depends on the circumstances of the loss. Refer to the certificate of insurance for terms and conditions.

### Here's How Susan's Benefits May Stack Up\*:

BENEFITS	AMOUNT
Disability Benefit Month 1	\$3,000
Disability Benefit Month 2	\$3,000
<b>Total Benefit</b>	<b>\$6,000</b>

Additional benefits may apply and may be subject to deductible sources of income.

<sup>1</sup> Social Security Administration Fact Sheet, [www.ssa.gov](http://www.ssa.gov) June 2023.





## Flexible and Competitive

DI Insurance is insurance for your paycheck. If you insure your home, car, and health, why wouldn't you safeguard your salary? Let DI Insurance help protect you from financial challenges should you become unable to work due to a disability.

### Here's How It Works

With Disability Income Insurance, you can receive a monthly benefit check to help replace your income if you have a sickness, injury or pregnancy that causes you to miss work. For each day you are out of work and totally disabled, Combined Insurance will pay you benefits to supplement your lost income. In short, DI Insurance goes to work when you can't.

#### Total Disability

With DI Insurance, you can receive a disability benefit amount from \$200 to \$5,000 per month up to 60% of your income. Total disability benefits will be paid if you are unable to perform your occupation, are not working at any occupation for pay or benefits, and are under the care of a physician for the disability.

#### Partial Disability

Following total disability, if you are able to return to work but not able to perform some of your occupation duties and only able to work at your job on a part-time basis, you may be eligible for partial disability benefits. When you are partially disabled, we will pay one-half of your disability benefit.

#### Organ Donation Benefit

If you are disabled following an organ donation, benefits are paid as a covered sickness and the elimination period is waived.

#### Mental and Nervous Disorders and Substance Abuse

You can receive half of your disability benefit for disabilities that result from mental and nervous disorders and substance abuse.

#### Non-Occupation (Off the Job) Coverage

#### When Do Benefits Begin?

If you become disabled, benefits begin immediately following your elimination period.

##### Accident Elimination Period:

0 days    7 days    14 days    30 days

##### Sickness Elimination Period:

0 days    7 days    14 days    30 days

#### When Do Benefits End?

Benefits end when you return to work or have reached your maximum benefit period, if sooner.

##### Benefit Period:

3 months    6 months    12 months

### Additional Benefit

Disability Income Champion also includes the following benefit:

#### First Day Coverage

With the financial consequences of becoming hospitalized, First Day Coverage can help. This benefit waives the elimination period if you are hospitalized or have outpatient surgery.



# How Does Disability Income Insurance Help?

You do everything you can to stay active and healthy, but disabilities happen every day. When they do, it's good to know we've got you covered.



## Features

### **Comprehensive Coverage, Competitive Rates**

#### **Portable**

You can keep your coverage if you leave your employer.

### **Guaranteed Renewable to Age 72**

Employee coverage cannot be cancelled as long as premiums are paid as due.

### **Level Premiums**

Rates do not increase as insured moves into new age brackets.

### **Waiver of Premium**

Once you have been disabled for 14 days after satisfying your elimination period, you no longer have to pay premium for your coverage. Premium will not be due until you are no longer receiving disability benefits.

### **Pregnancy**

After your coverage has been in force for 10 months from your effective date of coverage, disability benefits for pregnancy will be paid the same as a covered Sickness.

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

This document is only a brief description of Certificate Form No. C60501-ND. Refer to your certificate of insurance for complete details about features, benefits, exclusions and limitations that may vary by state. Product is underwritten by Combined Insurance Company of America.

## Initial Eligibility

### **Active Employees**

Ages 18 to 69, working at least 30 hours per week.

## Pre-existing Condition Limitation

A pre-existing condition is a condition or which you received medical treatment, advice, consultation, diagnostic testing, care, services or took prescribed drugs or medications within the first 12 months preceding your effective date.

Benefits will not be paid for any disability caused by, contributed by, or the result of a pre-existing condition which begins within the first 12 months following your effective date.

## Integration

Benefits may be reduced for other sources of income such as Social Security. Refer to the certificate of insurance for details.

## Exclusions

### **Benefits Are Not Payable for Disabilities Contributed to or Caused By:**

- Occupational injury
- Suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane
- Voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician
- Being intoxicated or under the influence of alcohol, drugs or any narcotics (including overdose) unless administered on, and taken in accordance with, instructions of a Physician
- War, declared or undeclared, participation in a riot, insurrection or rebellion
- Travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline
- Voluntary inhalation of or asphyxiation by gas or fumes
- Engaging in any illegal or fraudulent occupation, work or employment
- Committing or attempting to commit a felony or an assault

No benefits are payable for disabilities that occur while you are incarcerated or imprisoned; or disabilities that result solely as the result of a loss of a professional license, occupational license, or certificate.

# Put Your Recovery First. Choose Hospital Champion.

Even with health insurance, you could still face the average annual healthcare deductible of \$1,644.<sup>1</sup>

Hospital Champion is a cost-effective way to make sure that if you're facing an unexpected hospitalization, you have extra insurance protection. We'll pay cash benefits, straight to you, to help you get back on your feet.



# Benefits Offered by Hospital Champion

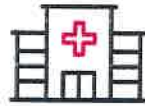


Hospital Champion pays cash benefits directly to you, which you can spend however you like. Benefits are paid for covered accidents and sicknesses and are payable per covered person. **Here's what's offered:**



## HOSPITAL ADMISSION

Pays **\$1000** or **\$1500** depending upon the plan design selected, when you're first admitted to hospital. (One admission per calendar year)



## HOSPITAL CONFINEMENT

Pays **\$100 per day**, for up to 365 days for each covered person. (The stay must result from injuries or illness relating to a covered accident or sickness and last 20 hours or longer.)



## ICU CONFINEMENT

Pays an extra **\$100 per day**, on top of a Hospital Confinement Benefit. (Up to 15 days per ICU admission and 30 days per calendar year.)



## OBSERVATION ROOM

Pays **\$100 per visit** for a stay of up to 20 hours in an Observation Unit for treatment of a covered accident or sickness (up to two visits per calendar year)



## X-RAY/LAB SERVICES

Pays **\$35 per service**. (Up to two services per year)



## HEALTH TEST/SCREENING

Pays **\$50 per covered screening or test**. (Up to one screening or test per year)



## PHYSICIAN'S OFFICE VISITS

Pays **\$25 per visit**. (Up to three visits per year)



## WAIVER OF PREMIUM

If you've been hospitalized, no premiums are due until you're discharged.



## DIAGNOSTIC TEST BENEFIT

Up to \$250 per year for each covered person.



## SURGERY BENEFIT

**\$500** per year for outpatient surgery for each covered person.

## What Else?

- No medical exam is required.
- We offer optional coverage for your spouse and/or children.
- We pay benefits on top of any other coverage that you might have.



# Pick the Plan That Works for You

We've teamed up with Any to offer you valuable coverage, to give you the help you need, when you need it most.



## Hospital Champion

Hospital Admission Benefit

\$1000

OPTION 1



Benefits are paid for:

HOSPITAL  
ADMISSION



OBSERVATION  
ROOM



WAIVER OF  
PREMIUM



HEALTH TEST/  
SCREENING



HOSPITAL  
CONFINEMENT



ICU  
CONFINEMENT



PHYSICIAN'S  
OFFICE VISITS



X-RAY/LAB  
SERVICES



DIAGNOSTIC  
TEST BENEFIT



SURGERY  
BENEFIT



## Hospital Champion

Hospital Admission Benefit

\$1500

OPTION 2



Benefits are paid for:

HOSPITAL  
ADMISSION



OBSERVATION  
ROOM



WAIVER OF  
PREMIUM



HEALTH TEST/  
SCREENING



HOSPITAL  
CONFINEMENT



ICU  
CONFINEMENT



PHYSICIAN'S  
OFFICE VISITS



X-RAY/LAB  
SERVICES



DIAGNOSTIC  
TEST BENEFIT



SURGERY  
BENEFIT



Coverage is for:

EMPLOYEE  
ONLY



EMPLOYEE  
AND SPOUSE



EMPLOYEE AND  
CHILD(REN)



FAMILY





# Find Out More About Hospital Champion

Contact your Combined Insurance representative for more information or visit [combinedinsurance.com](https://www.combinedinsurance.com)



## LIMITATIONS

### Childbirth Limitation

Loss due to Hospital Admission and/or Hospital Confinement due to pregnancy or childbirth during the first 10 months of the Policy are not covered.

A Pre-Existing Condition is not covered unless the date of diagnosis for such condition is at least 12 months after the Policy Effective Date. Pre-Existing Condition means a condition for which a Covered Person received medical advice or treatment within the 12 months preceding the Policy Effective Date.

## EXCLUSIONS

No benefits will be paid for services rendered by a member of the Immediate family of a Covered Person.

No benefits will be paid for any Covered Accident or Covered Sickness that is caused by, or occurs as a result of, a Covered Person's:

- Being intoxicated (the term "intoxicated" means the minimum blood alcohol level required to be considered operating an automobile under the influence of alcohol in the jurisdiction where the accident occurred);
- Participating in an illegal occupation or attempting to commit or actually committing a felony ("illegal occupation" and "felony" is as defined by the law of the jurisdiction in which the activity takes place);
- Committing or attempting to commit suicide or intentionally injuring himself or herself;
- Having dental treatment, except for such care or treatment due to Injury to sound natural teeth within twelve (12) months of the Covered Accident;
- Being exposed to war or any act of war, declared or undeclared, or serving in any of the armed forces or units auxiliary thereto;
- Services performed by a family member;
- Participation in any contest using any type of motorized vehicle;
- Alcoholism;
- Loss that occurs while an Covered Person is legally incarcerated in a penal or correctional institution;
- Voluntary inhalation of or asphyxiation by gas or fumes;
- Cosmetic surgery, except when due to reconstructive surgery needed as the result of an Injury or Sickness, or is related to or results from a congenital disease or anomaly of a covered Dependent Child; and congenital defects in newborns;
- Services related to sterilization, reversal of a vasectomy or tubal ligation; in vitro

fertilization and diagnostic treatment of infertility or other problems related to the inability to conceive a child, unless such infertility is a result of a covered Injury or Sickness;

- Participating in any organized sport in a professional or semi-professional capacity;
- Mental and nervous disorders (except as provided in the Policy);
- Surgery to correct vision or hearing, unless medically necessary surgery for glaucoma, cataracts or other sickness or injury;
- Elective surgery;
- Any pregnancy or childbirth of a Dependent Child, including services rendered to the child after birth;
- Routine newborn care;
- Rest or custodial care.
- No benefits will be payable for sickness or infection, including physical or mental condition, that is not caused solely by or as a direct result of a Covered Accident or Covered Sickness.

Diagnostic Test Benefit—Covered tests are listed in the rider document for "Advanced" and "Invasive" tests. Outpatient surgery benefit—up to \$500 per year. Per covered person.

The Surgery can be performed in the following:

- Hospital on an outpatient basis;
- Ambulatory Surgical Center;
- Physician's office;
- Urgent Care Facility; or
- Emergency Room

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

This document is a brief description of Policy 32100 (or applicable state version). Refer to your policy for complete details on benefits, exclusions and limitations that may vary by state.

Underwritten by Combined Insurance Company of America, Chicago, Illinois, a Chubb company.

1. For single coverage; KFF Report, Employer Health Benefits 2020 Annual Survey, Oct. 2020.]

# Universal Life Protector

Valuable coverage for you and your family when it's most needed

## BENEFIT SUMMARY

### COVERAGE FEATURES AND BENEFITS

- **Portability.** This is an individually issued policy and you own it. Unlike typical group benefits through your employer, this coverage stays with you even if you leave your present job.
- **Premium protection.** As long as sufficient premiums are paid, you can keep your coverage until age 100.<sup>1</sup>
- **Flexible premiums.** Once you've built up sufficient account value cash reserves, you can lower or even skip premium payments, as long as there are sufficient funds to cover the cost of protection.
- **Accelerated payment benefit.** Pays partial or full benefits early if, before age 64, you are diagnosed with a terminal condition which would generally result in death within 12 months or are permanently confined to a hospital, nursing home, extended care facility, or a hospice until death.
- **Guaranteed interest rate of 2.5% (compounded yearly).**
- The income earned on your cash value amount is tax deferred and the death benefit is free of any income taxes.<sup>2</sup>
- The policy can be assigned as collateral for a loan.

### COVERAGE OPTIONS

- Choice of the Death Benefit amount.

You selected: \$ \_\_\_\_\_

- Optional spouse, children's and grandchildren's coverages available (even if you are not covered).

You selected coverage (as stand alone policies) for:

Spouse: \$ \_\_\_\_\_

Children:  \$10,000  \$20,000 per child

Grandchild:  \$10,000  \$20,000 per grandchild

### PREMIUM PAYMENT/COVERAGE START

- Based on the coverage amounts and options you selected, the amount deducted each pay period is only:

\$

- If eligible, your coverage will take effect on:

\_\_\_\_\_\*

(the earlier of the policy issue date or the date that premiums are first deducted).

*\*subject to underwriting approval*

### LIMITATIONS

- Coverage will end and a limited benefit amount will be payable for death resulting from suicide committed, while sane or insane, within two years of the policy date.
- If the insured's age or the use of tobacco was misstated in an individual application, life insurance proceeds will be adjusted.
- Because the premium is flexible, payment of the regularly scheduled premium does not guarantee that there will be sufficient account value to keep the policy in effect.

### Incontestability

- Except for nonpayment of premiums, this policy will be incontestable during the insured's lifetime after it has been in force for two years from the policy date.

<sup>1</sup> see the policy illustration for further details

<sup>2</sup> under current laws

Policy form 36002-619

Questions about claims? Visit [CombinedInsurance.com/claims](http://CombinedInsurance.com/claims) or call 1.800.544.9382. We make claims easy.

*This document is a brief description of the product benefits and limitations which may vary by state. See the policy for complete details of your coverage.*

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[www.combinedinsurance.com](http://www.combinedinsurance.com)

