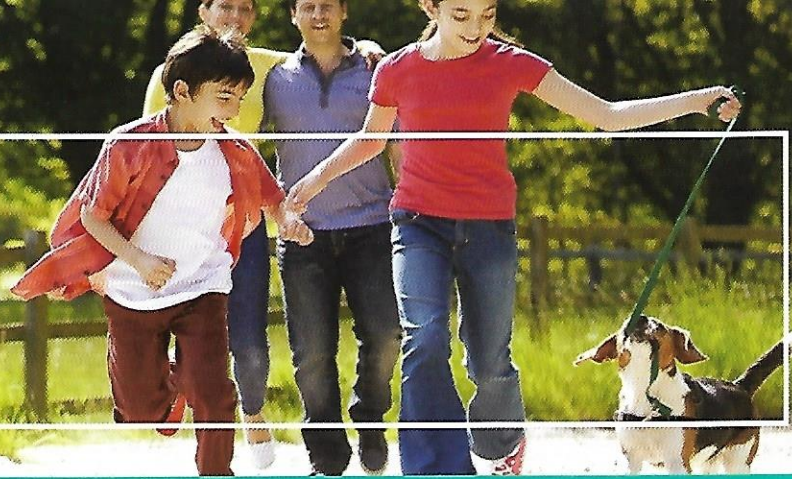




SickPay Plus®

Combined Insurance's SickPay.
Plus—a good decision.



Most people insure their homes and cars, but not many people consider what would happen if they could not work due to injuries sustained in a covered accident. SickPay Plus is an insurance policy that **pays cash directly to you** when an accidental injury keeps you from working.

No one plans on getting injured and some of us can handle a day or two without pay. But what would you do when an injury keeps you out of work for weeks or even months? How do you keep up with day-to-day expenses like:

- Mortgage or rent, car payments
- Child care, gas and groceries
- Utilities and phone

Everyone can use a little extra help when they can't work due to an injury. SickPay Plus pays you cash for up to **6 full months** and coverage begins the first day you can't work and are under the care of a physician.

SickPay Plus Accident coverage features:

Accidental Injury recovery benefits pay cash directly to you up to **\$2,000 a month** if you can't work. You choose the monthly benefit that's right for you.

\$800

\$1,000

\$1,500

\$2,000

Here's how it works:

If you choose a monthly benefit of \$2,000 ...

What's covered? As long as you're under a doctor's care:

UP TO
2
MONTHS*

Minor injuries such as sprains and strains***

Maximum benefit
per year, up to

\$4,000

UP TO
4
MONTHS*

Fractures and injuries that require overnight hospitalization or outpatient surgery

Maximum benefit
each occurrence, up to

\$8,000

UP TO
6
MONTHS*

Accidental injuries resulting in blindness, dismemberment, hip fracture, paralysis, and more...**

Maximum benefit
each occurrence, up to

\$12,000

* The Maximum Benefit Period applicable for a covered loss will vary depending on the nature and severity of the loss.

** Other covered **injuries** are Herniated Disc, Loss of Limb, Severe Burns, and Spinal Fracture.

*** Includes any other injury not covered under the benefit sections for the four or six month maximum benefit periods.

1 in 3 American workers in the private sector do not have any paid sick leave available.¹

1. Bureau of Labor Statistics. Employee benefits in the United States - March 2018





SickPay Plus Exclusions and Limitations

Exclusions and Limitations

Benefits will not be paid for total disability resulting from:

1. Any sickness or disease; or
2. Attempted suicide or intentionally self-inflicted injury

Effective Date

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.

Accidental Injury Recovery Period

To be eligible for benefits, a covered person must be unable to perform all the material duties of his or her regular occupation (normal activities, if not employed) as a result of a covered accident, and must be under the regular care of a Physician due to the accidental injury which resulted in the person being in a Recovery Period.

Notice, Proof of Loss

Written notice of claim must be given within 30 Days after a covered loss starts or as soon as reasonably possible.

For periodic payment for a continuing loss, due written proof of loss must be given to Combined within 90 days after the end of each period for which Combined is liable. For any other loss, due written proof must be given within 120 days after such loss.

If it was not reasonably possible to give written proof in the time required, Combined shall not reduce or deny the claim for this reason if the proof is filed as soon as reasonably possible. In any event, 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 benefits **(Form No. 44066-315)**. See policy for complete details of benefits, exclusions and limitations.

Combined Life Insurance Company of New York

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Concurrent Recovery Periods

If the Insured is in an Accidental Injury Recovery Period as the result of more than one injury or more than one accident, only one Accidental Injury Recovery Period Benefit, the one with the longest maximum benefit period, will be payable at any one time.

Recurrent Recovery Periods

Successive Recovery Periods will be considered one Recovery Period unless such periods are separated by at least 180 days or the Recovery Periods resulted from different or unrelated injuries.

Maximum Benefit Periods

The **Maximum Benefit Period** applicable for a loss will vary from two, four or six months depending on the nature of the loss sustained. Not all claims will qualify for the Maximum Benefit Period. The maximum benefit period payable for losses under Section C of the policy is two months per Insured per policy year.

Pro-rata Benefits: If a Recovery Period or any portion thereof is less than a full month, Combined Insurance will pay a Pro-rata Benefit based on the number of days the insured is in a Recovery Period.

Guaranteed Renewable to Age 72

Combined Insurance guarantees your right to renew this policy until the first premium due date following your 72nd birthday. It shall continue in force so long as the premium is paid on or before the due date or within the grace period. Combined reserves the right to change the premium on a class basis.

IMPORTANT NOTICE

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

This policy provides ACCIDENT insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services. The expected benefit ratio for this policy is 50%. This ratio is the portion of future premiums that the company expects to return as benefits, when averaged over all people with this policy. IMPORTANT NOTICE--THIS POLICY DOES NOT PROVIDE COVERAGE FOR SICKNESS.