

Accident & Sickness Protector

Help ease the financial pain of an accident or illness

Over **35 million** people are **admitted** into a hospital each year.¹

Will they have the cash to cover the costs of their visit? Would you?

12.4% of emergency room patients were hospitalized¹. Once admitted, patients' hospital expenses quickly accumulate. In fact, hospital costs averaged \$2,607 per day in 2020 and each hospital stay cost an average of \$11,700².

Even with health insurance, covering costs can be difficult. You can be better prepared with **Accident & Sickness Protector** from Combined Insurance. It gives you:

- **Coverage**—24/7, whenever and wherever you are.
- **Cash**—benefits are paid directly to you, not the hospital or facility where you're being treated.
- **Control**—it's your policy, separate from your employer. Move jobs? It moves with you.

1. Healthcare Cost and Utilization Project (HCUP), The HCUP National Inpatient Sample 2019. www.hcup-us.ahrq.gov

2. https://www.dohbt.org/medical/hospital-surgery-costs/#Hospital_Costs

3. <https://www.commonwealthfund.org/publications/issue-briefs/2020/aug/looming-crisis-health-coverage-2020-biennial>



Get Well Soon. Pay for Costs When?

Everyone wants a speedy recovery when injury or illness hits. But anxiety about covering costs may prevent people from seeking care. In fact, the Commonwealth Fund's 2020 Biennial Health Insurance Survey found³:

- 43.4 percent of U.S. adults ages 19 to 64 were inadequately insured in the first half of 2020.
- The adult uninsured rate was 12.5 percent.
- 9.5 percent of adults were insured but had a gap in coverage in the past year and 21.3 percent were underinsured.

Turn the uncertainty of paying for unplanned medical care into confidence. **Accident & Sickness Protector** pays cash benefits directly to you that you can use to help cover the costs of unexpected medical bills.

Accident & Sickness Protector

Hospitalization Benefits

Help fill gaps in your health insurance coverage.

Highlights

- **Coverage**—24/7, whenever and wherever you are, for covered accidents and illness. Also available to part-time employees (minimum of 20 hours).
- **Cash**—benefits may be paid directly to you, not the hospital or facility where you're being treated, regardless of other insurance coverage you may have.
- **Control**—it's your policy. Move jobs? It moves with you unlike typical employer group benefits.
- **Continuity**—may renew policy up to age 75, as long as the premium is paid within policy terms.

Features

- **Hospital Confinement**
Pays a benefit of up to \$220 per day for each day of in-patient hospital confinement.
- **Intensive Care coverage**
Pays up to \$2,500 for each day you are confined in an intensive care unit of a hospital due to a covered accident or sickness.

Available riders

- **Outpatient Surgery Rider**
Pays \$1,000 per accident or sickness for Major outpatient surgery; pays \$100 per accident or sickness for Minor outpatient surgery. Only one benefit amount is payable per incident.
- **Emergency Room Rider**
Pays \$67 per accident or sickness for treatment in an emergency room (up to four visits per calendar year).
- **Spouse Rider**
Provides the same benefits and benefit amounts to your spouse as you would receive.
- **Child Rider**
Provides benefits for each of your natural or legally adopted children at one-half the benefit amount that you would receive.

Eligibility

You must be actively at work at the time you apply for this policy and must earn at least \$10,000 a year.

EXCLUSIONS AND LIMITATIONS

A pre-existing condition is not covered unless the loss is incurred after 12 months from the issue date of the policy.

This policy will not pay benefits if a loss is caused by:

- (1) Intentional, self-inflicted injury;
- (2) Normal pregnancy or childbirth, except for complications of pregnancy; or
- (3) Elective surgery, except that cosmetic surgery shall not include reconstructive surgery when such service is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part, and reconstructive surgery because of congenital disease or anomaly of a covered dependent child which has resulted in a functional defect.

AVAILABLE PLANS/BENEFIT AMOUNTS

	Option A		Option B		Option C		Option D	
	HIGH	LOW	HIGH	LOW	HIGH	LOW	HIGH	LOW
Hospital Confinement benefit per day	\$220	\$110	\$220	\$110	\$220	\$110	\$220	\$110
Intensive Care Rider benefit per day	\$2500	\$1250	\$2500	\$1250	\$2500	\$1250	\$2500	\$1250
Outpatient Surgery Rider (Major/Minor)	N/A	N/A	\$1000 /\$100	\$1000 /\$100	N/A	N/A	\$1000 /\$100	\$1000 /\$100
Emergency Room Rider (Max. 4/yr.)	N/A	N/A	N/A	N/A	\$67	\$67	\$67	\$67

This document is a brief description of Policy No. 42904-210. Refer to the policy for specific details about benefits, exclusions and limitations.

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

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.

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