



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 can help you!

Income Protector pays cash directly to you for covered total disability due to an accident or sickness for up to 5 years*, depending on the plan selected. You are protected 24 hours a day, 365 days a year.

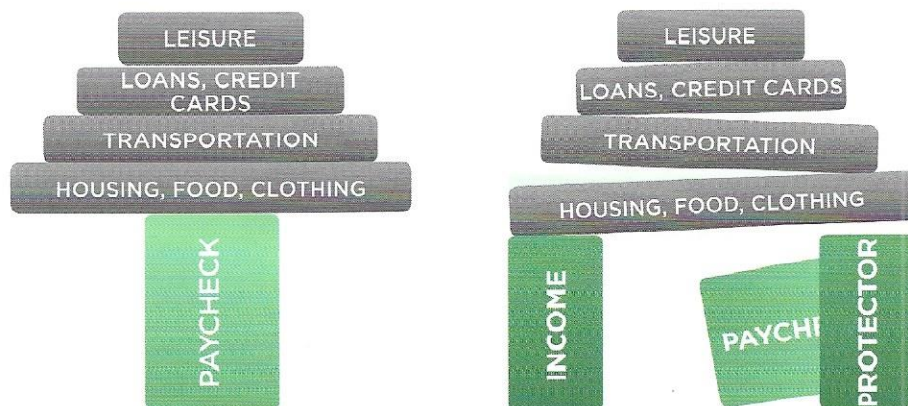
“Totally disabled” or “total disability” means the inability to perform the substantial and material duties of the Insured’s occupation. After the Insured has been totally disabled 24 months, “totally disabled” or “total disability” means the inability to perform any job for which the Insured is qualified by reason of training, education or experience. Total disability must begin while the policy is in force. If the disability is due to a covered accident which occurs while the policy is in force but after the Insured’s 65th birthday, the policy need not be in force if the total disability begins within 30 days after the date of the accident.

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.

70% of Americans would find it difficult to meet their current financial obligations if their next paycheck was delayed for a week.¹

1. National Payroll Association. Getting Paid in America Survey, 2018



*You can choose a Maximum Benefit Period of one, two, or five years.



Income Protector Exclusions and Limitations

Exclusions

Benefits will not be paid for total disability resulting from:

1. Intentionally self-inflicted injury;
2. Normal pregnancy;
3. Cosmetic surgery which does not include reconstructive surgery when such service is incidental to or follows surgery related from trauma, infection, or other diseases of the involved part; or
4. Mental or emotional disorders.

Preexisting Conditions

A **Preexisting 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 12 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.

A preexisting condition is not covered unless the total disability caused by the condition begins more than two years after the issue date.

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.

This document contains a brief description of policy **Form No. 49819-315**. See the policy for complete details of policy benefits, exclusions and limitations. Products may vary by State subject to availability and qualifications.

Products underwritten by Combined Insurance Company of America (Chicago, IL), in all states except for New York. In New York, products underwritten by Combined Life Insurance Company of New York (Latham, NY). Combined Insurance Company of America is not licensed and does not solicit business in New York.

Combined Life Insurance Company of New York
Home Office: 13 Cornell Road, 1st Floor, Airport Park, Latham, NY 12110
Toll-free: 800.951.6206 www.combinedinsurance.com

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.

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 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 his or her 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 "loss of time or disability coverages" includes loss of time and disability coverages with Combined, with other companies, and Social Security.

Workers' Compensation

No benefits are payable while you are receiving any benefits under Workers' Compensation or occupational disease law.

Renewability

The policy is guaranteed renewable until the first premium due date after the Insured's 65th birthday. Thereafter the Insured may renew the policy on each anniversary until the first premium due date after the Insured's 70th birthday or until receipt of retirement benefits under the Social Security Act of the U.S. (or any replacement act), whichever is earlier.

Partial Recovery Benefit

If within 30 days following a period of total disability for which benefits are payable, the Insured returns to work and is earning less than 75% of his or her pre-disability income, Combined will pay half the monthly benefit otherwise payable for each month in which these conditions are met, for up to 3 months or for the remainder of the period for which total disability benefits would have been payable, whichever is less.

**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 minimal 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.