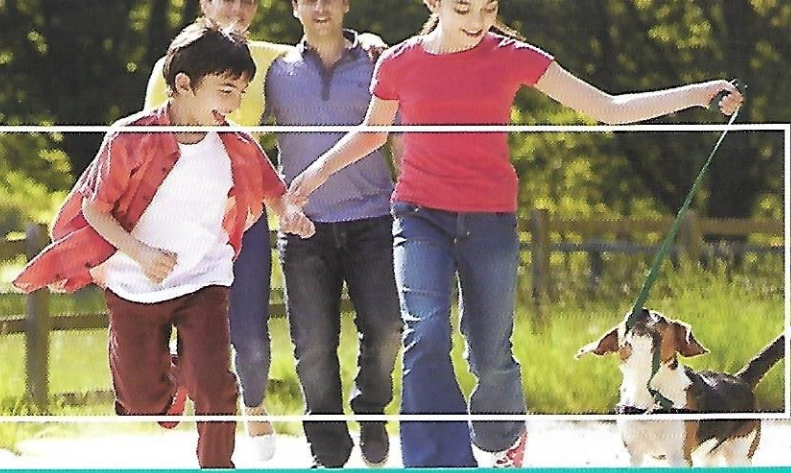




# SickPay Plus<sup>®</sup>

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 an accident or sickness. SickPay Plus is an insurance policy that **pays cash directly to you** when injury or sickness 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 need to take sick days. SickPay Plus pays you cash for up to **3 full months** and coverage begins the first day you can't work due to a covered sickness or injury and are under the care of a physician.

### SickPay Plus has two parts:

**Accident/Injury** recovery benefits and **Sickness** recovery benefits pays cash directly to you up to **\$2,000 a month** if you can't work due to sickness or injury.

\$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  
**3**  
MONTHS

Maximum benefit per occurrence, up to

**\$6,000**

- Minor injuries such as sprains and strains
- Minor illnesses such as asthma, bronchitis, flu, pneumonia, sinusitis
- Injuries or illness that require hospitalization, in or outpatient surgery, C-section or fractures ...
- Serious conditions such as cancer, heart attack, hip fracture, paralysis, stroke, and more...

**In the U.S., 25% of workers in the private sector do not have access to paid sick leave benefits.<sup>1</sup>**

*1. U.S. Bureau of Labor Statistics, National Compensation Survey, March 2020*

*\*The Maximum Benefit available for a loss will be up to three months. Not all claims will qualify for the Maximum Benefit Period.*





## SickPay Plus Exclusions and Limitations

### Exclusions and Limitations

#### 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, 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; or
- Any other condition excluded by name or specific description in an Exclusionary Rider attached to this policy.

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.

### Preexisting Condition Limitation

Loss caused by a "Preexisting Condition" is not covered unless such loss begins after 24 months from the effective date of the policy.

A "**Preexisting Condition**" means a bodily illness or disease which was diagnosed or treated by a physician within the 24 months preceding the effective date of the policy.

### 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 sickness or injury, and must be under the regular care of a Physician due to the covered sickness or injury which resulted in the person being in a Recovery Period.

### Recurrent Recovery Periods

Separate Recovery Periods resulting from the same or a related condition and not separated by at least 180 days, are considered a continuation of the prior Recovery Period. Once the Maximum Benefit Period has been paid due to the same or a related condition, the insured will not be eligible for a new Recovery Period for that condition, until 180 days after the insured:

- 1) Has been released by a physician from the prior disability; and
- 2) Is no longer disabled

### Maximum Benefit Period

The **Maximum Benefit Period** applicable for a loss will be up to three months. Not all claims will qualify for the Maximum Benefit Period.

**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.

### 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.

### 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 disability income 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.

This document contains a brief description of policy **Form No. 44077-315**. See the policy for complete details of policy benefits, exclusions and limitations. Products may vary by State subject to availability and qualifications.

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

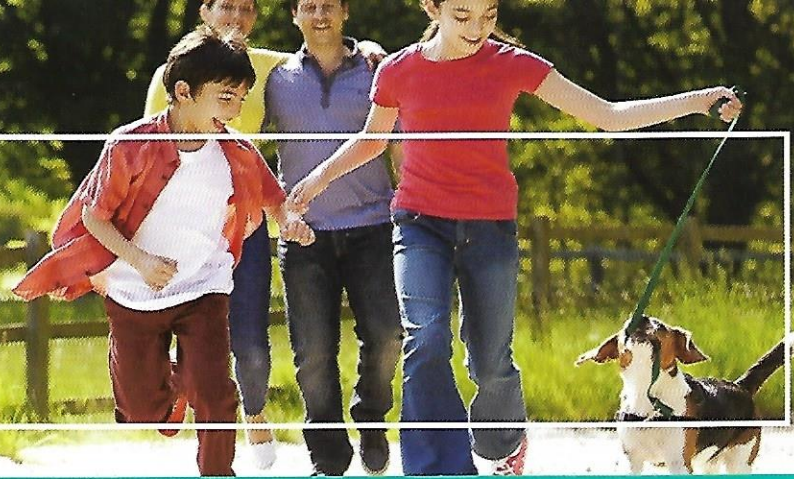
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# SickPay Plus<sup>®</sup>

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.<sup>1</sup>**

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

Home Office: 13 Cornell Road, 1st Floor, Airport Park Latham, NY 12110  
Toll-free: 800-951-6206 [www.combinedinsurance.com](http://www.combinedinsurance.com)  
©Combined Life Insurance Company of New York, Latham, NY

### 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.**