

Looking for a **DISABILITY INCOME** PRODUCT?

Choose a Champion

The **Champion Product Series** is designed to help employers bring flexible and practical benefit solutions to their employees.

No One Plans on Becoming Disabled

Disability Income (DI) Champion is Combined Insurance's group product developed for employers to champion insurance protection to their employees to assist them with the financial consequences of a disability that can keep them from earning a paycheck.

Coverage that Offers Employees More

In addition to what you would expect from a Disability Income product, we also offer benefits for Mental and Nervous Disorders and Substance Abuse, and more.

Three Benefit Options

Plan flexibility is more than picking a benefit period. With several plan design choices, you can include benefits for First Day Coverage for Hospitalization and Outpatient Surgery.



Valuable Benefits

Insurance protection for employees if they can't work

It Starts with Helpful Disability Benefits

Most people can't afford to live without a paycheck. Disability Insurance is designed to replace a portion of an employee's income if an accidental injury or sickness prevents them from working. Disability Income Champion pays disability benefits for covered accidents, sickness, pregnancy and even for organ donation.

Total Disability Benefit

With DI Champion, employees can choose a disability benefit amount from \$200 to \$5,000 per month—up to 60%* of their income. Total Disability benefits will be paid if an employee is unable to work at their job, is not working at any occupation for pay or benefits, and is under the care of a physician.

Partial Disability Benefit

Following total disability, if an employee is able to return to work but not able to perform all of their job duties, they may be eligible for Partial Disability benefits. When an employee is partially disabled, we will pay half of their disability benefit.

Add Mental and Nervous Disorders and Substance Abuse

Employers can choose to include coverage for disabilities caused by Mental/Nervous Disorders and Substance Abuse. You can add benefits for Mental and Nervous Disorders and Substance Abuse equal to 50% of the employee's disability benefit.

Product Features

24-Hour Protection

Employees are covered regardless of where the disability happens— at home, work or anywhere else.

Customizable Elimination Periods (Accident/Sickness Expressed in Days)

Choose from 7/7, 14/14, or 30/30-day elimination periods.

Pick the Benefit Period

Choose either 3 or 6-month benefit periods.

Guaranteed Issue, Conditional Guaranteed Issue and/or Simplified Issue

Competitive Rates

Level Premiums

Premiums are based on the employee's age when the coverage becomes effective and the rates do not increase as insured moves into new age brackets.

Fully Portable

Employee can keep coverage even if they leave their employer.

Guaranteed Renewable to Age 72

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

Initial Eligibility

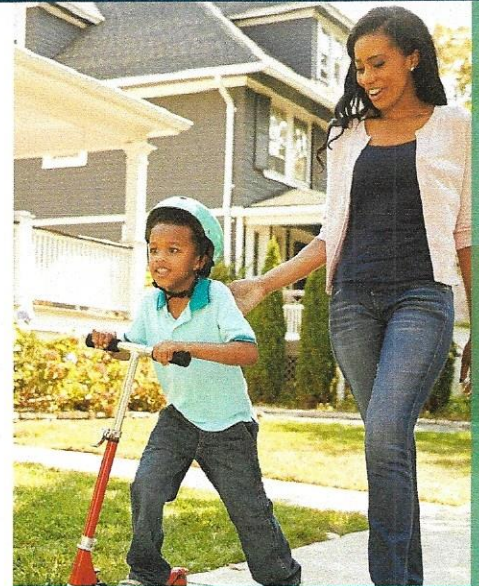
Active employees age 18 to 69, working at least 30 hours per week.

*up to 45% if integrated with the New York state disability plan

This document is a brief description of Group Policy No. P40500. See the policy for complete details about benefits, exclusions and limitations. Benefit payments are coordinated with any government benefits for which the insured may be eligible. Product is underwritten by Combined Life Insurance Company of New York (Latham, NY).

This is a supplement to health insurance and is not a substitute for major medical insurance.

This document is not intended for use with employees.



Flexible coverage options

Choose a Plan for your employees

Gold Plan

Total Disability

Partial Disability

Organ Donation

Elimination Period is waived 14 days.

Waiver of Premium

Premium is waived 14 days after satisfying the elimination period.

Platinum Plan (Gold Plan plus...)

First Day Coverage

Waives the elimination period for Hospitalization.

Diamond Plan (Platinum Plan plus...)

First Day Coverage

Waives the elimination period for Outpatient Surgery.



Combined Life Insurance Company of New York
Latham, New York