



Looking for a Critical Illness Product? Choose a Champion

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

Protection That Pays Employees More

In addition to everything you expect from a Critical Illness product, our Mortgage Helper helps protect employees from having to choose between their health and home.

Advocacy to Help with Recovery

Finding the best medical care, having access to professionally trained financial advisors, claims advocates, and medical travel assistants gives employees ongoing support throughout their recovery.





No One Plans on Getting Sick... But Just in Case, We've Got You Covered

Critical Illness (CI) Champion enables employers to champion insurance and help protect their employees from the physical and financial consequences of serious medical conditions such as cancer, heart attacks, and strokes.

Practical benefits such as our Mortgage Helper and Advocacy Package better meet employee needs. And flexibility empowers you to customize employee benefits for Wellness, Family Care, and Occupational Conditions.



Practical Benefits

Mortgage and Rent Helper

Because you shouldn't have to choose between your health and your home.



With the financial consequences of missing work, employees may need some extra help making mortgage and rent payments. An extra \$250 or \$500 a month can help. Mortgage and Rent Helper pays an extra benefit for each month the employee misses 5 or more days of work, for up to 6 months.

Advocacy Package

Gives personal and confidential assistance for ongoing support.



Personal and confidential assistance from professionals for ongoing support.

Best Doctors[®]

- Physician Referrals
- Ask the Expert Hotline
- Expert Roundtable for Diagnosis and Treatment Advice

Health Champion Resources

- Help understanding your insurance, and review of provider bills and charges
- Financial Advice
- Medical Travel Assistance

Additional Benefits

Childhood Conditions

Dealing with a childhood illness can be overwhelming. To make life easier the Champion Enhanced Plus plan includes coverage for both standard critical illnesses and childhood conditions.

Hospital Re-admission Benefit

Sometimes people need intermittent treatment for years to come. With the CI Champion Enhanced Plus plan beginning six months after diagnosis, each time the insured is admitted to the hospital for the same critical condition, they receive \$1,500— up to 2 times per year.

Optional Benefits

Occupational Package

Help workers like nurses, doctors, police and paramedics insure against being infected with HIV or Hepatitis B, C or D from an accidental needle stick.

Family Care Benefit

When an employee needs to stay in the hospital due to a critical illness, Family Care helps pay for childcare.

Wellness Benefit*

Health Screening Tests could help diagnose a condition early or prevent illness altogether. Wellness Benefit pays-out once per person per year.



Flexible and Customizable

Choose from Base, Enhanced and Enhanced Plus plans and customize them to best fit the needs of your employees.

Start with Valuable Extensive Benefits

Included in all plans:

Triple Benefit

When an insured is diagnosed with a covered condition and makes a claim, we send out a check. It's that simple. Insureds can use the money however they choose. With Triple Benefit, if they get sick again, they're still covered. They can receive up to 3 times the Face Amount for each family member. That means, for example, someone with a \$20,000 policy can receive as much as \$60,000 in cash.

Recurrence Benefit

Once we pay a critical illness benefit for benign brain tumor, cancer, coma, heart attack or stroke, if the condition recurs, we'll pay a Recurrence Benefit as long as the insured was back to work and treatment free for at least 6 months. The Recurrence Benefit equals 25% of the Face Amount, and can be paid up to 2 times.

Customize with Optional Group Benefits

Family Care Benefit

Available in \$25 increments up to \$200 per day for 30 days.

Occupational Conditions Package

Available to all employers whose employees are at risk of an accidental needle stick.

Wellness Benefit*

Available in \$25 increments up to \$200 per year.

Optimized by Each Employee

Employee Face Amounts

Employees can choose their Face Amounts available from \$5,000 to \$100,000.

Spouse Benefits

When an employee enrolls, they can cover their spouse too. The Spouse Benefit equals 50% of Employee Face Amount.

Kids Are No Additional Cost—25% of Employee Face Amount

When an employee enrolls for coverage, their children are covered at no additional charge.

Triple Benefit Applies to Spouse and Children Too

Each covered person in the family can receive up to 3 times their Face Amount in benefit payments.

Choose a Plan for Your Employees

BASE PLAN

Covered Conditions

Benign Brain Tumor
Cancer
Carcinoma In Situ*
Coma
Coronary Artery Disease*
Heart Attack
Major Organ Failure
Renal Failure
Skin Cancer (\$250)
Stroke

Triple Benefit

Recurrence Benefit

Advocacy Package

- Best Doctors®
- Health Champion Resources

\$250 Mortgage and Rent Helper

Free Child Coverage

ENHANCED PLAN (includes Base Plan)

Additional Covered Conditions

Paralysis & Dismemberment
Multiple Sclerosis

\$500 Mortgage and Rent Helper

ENHANCED PLUS PLAN (includes Enhanced Plan and Base Plan)

Additional Covered Conditions

Alzheimer's Disease
Parkinson's Disease

\$1,500 Hospital Re-Admission Benefit

* Benefit payment is 25% of Face Amount.
** Childhood Condition benefit is payable once per covered child.

Childhood Conditions**

Cerebral Palsy
Congenital Birth Defects
Cystic Fibrosis
Down's Syndrome
Muscular Dystrophy
Type 1 Diabetes

Features

- Highly Competitive Rates
- Fully Portable
- Guaranteed Renewable for Life
- Level Premiums
- No Benefit Reduction Due to Age
- Guaranteed Issue, CGI, and Simplified Issue
- HSA Compatible
- Contribution Options

Initial Eligibility

- Active employees age 18 and up, working at least 17.5 hours per week
- Spouses age 18 and up, legally married. Domestic partner and civil union partner coverage available in some states
- Children ages 0 to 26, no student status required



What You Need from a Worksite Partner

Combined Insurance has a unique combination of people, products and administrative solutions that position us well to be your partner.



Combined Insurance is a Chubb company, a relationship that brings the following assets to our clients and customers.

Financial Strength

Combined Insurance Company of America

- Rated "A+" Superior by A.M. Best
- A Chubb company

Chubb

- \$228.9 billion in total assets
- \$57.5 billion in gross premiums
- "A++" Superior by A.M. Best
- "AA" Very Strong by Standard & Poor's

World-Class Administrative Service

Consolidated Billing and Payroll Deduction

- Single point of contact for each client
- Custom billing for each client

Claims

- Paying more than \$1.275 million in benefits every business day

Leading Edge Product Portfolio

Champion Product Series

- Group and individual products developed specifically for the employer market
- Flexible, budget-friendly, competitive
- Accident, Critical Illness, Disability Income, Hospitalization*, LifeTime Benefit Term

Protector Product Series

- Individual products developed to help financially protect families
- Associations & employer groups, direct bill & payroll deduction
- Accident, Critical Care, Cancer, Disability, Life

Enrollment Support and Benefit Communication

- Full range of proprietary and third party enrollment systems
- One Minute Benefit Planner makes needs analysis easy

Combined, a Supplemental Insurance Leader

**Providing Supplemental
Insurance to Individuals
and Families since 1922**



**2.7 Million
Policies in Force**



**\$13.8 Billion of
Life Insurance**



**Thousands of U.S.
Business Clients**



This document is a brief description of Form Nos. P13999 and 16648 and underwritten by Combined Insurance Company of America. Refer to the policy for specific details about benefits, exclusions and limitations which may vary by state. Underwritten by Combined Insurance Company of America.

Products are a supplement to health insurance and is not a substitute for major medical insurance. Product availability may vary by state.

*The High Deductible Buffer hospitalization product is underwritten by ACE American Insurance, a Chubb company.