

Income Protector

Coverage Features

- **Portability.** You own this policy. Unlike typical group benefits through your employer, this coverage stays with you even if you leave your present job.
- **Total disability payments** are made for covered sicknesses and accidental injuries.
- **Own occupation coverage.** Benefits are paid if you are totally disabled and unable to perform the duties of your present job.
- **Partial recovery payments** of one-half the monthly benefit for up to three months following a total disability if you return to work and earn less than 75% of your pre-disability income.
- **Waiver of any premiums** due after the first 14 days of total disability following any applicable elimination period until the end of your benefit period.
- **Guaranteed Renewability to age 65.** Thereafter you may renew the policy until age 70 or upon receipt of your Social Security retirement benefits, whichever is earlier.

Other Benefits and Options

- Total disability benefit payment options, when coordinated with Workers' Compensation, can provide up to 60% of your current gross monthly income for covered on-the-job accidents.

Your selected **benefit amount** is:

For illness \$ _____ per month
For an off-the-job accident \$ _____ per month
For an on-the-job accident \$ _____ per month

Your selected **benefit period** is: _____ months

Your selected **elimination period** is:

For an accident _____ days
For a sickness _____ days

Premium Payment/Coverage Start

- Based on the coverage amounts and options you selected, the amount deducted each pay period is only:

\$

- If eligible, your coverage will take effect on:

_____ *

(the earlier of the policy issue date or the date that premiums are first deducted).

**subject to underwriting approval*

Definitions

- Total disability or totally disabled means the inability to perform the substantial and material duties of your occupation. The total disability must begin while the policy is in force.
- Sickness means illness or disease, including pregnancy and the complications of pregnancy. See Limitations below.
- Injury means bodily injury due solely to an accident independent of all other causes and must occur while the policy is in force.

Exceptions and Limitations

- A pre-existing condition is not covered unless the total disability caused by the condition begins more than two years after the issue date. A pre-existing condition is a medical condition not disclosed on the application for which (1) medical advice or treatment was recommended by, or received from, 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 a ordinarily prudent person to seek diagnosis, care or treatment.
- This policy will not pay for total disability occurring within the first 10 months of the issue date where the total disability directly arises from you giving birth naturally or by caesarean.
- This policy will not pay for total disability resulting from: (1) intentionally self-inflicted injury; (2) cosmetic surgery or elective procedures which are not medically necessary; or (3) mental illness without demonstrable organic cause.

Questions about claims?

Visit CombinedInsurance.com/claims or call 1.800.544.9382.
We make claims easy.

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

