



GET CASH BENEFITS WHEN YOU CAN'T WORK.



If your job benefits don't include sick days, you know that being sick or injured can cost you. It may be possible to handle a day or two without pay. But what would you do if a major sickness or injury keeps you out of work for a week – or months?

With SickPay Plus[®] from Combined Insurance, you can count on:

- Cash benefits paid directly to you (in addition to all other private insurance) – up to \$1,500 per month depending on the coverage level you choose
- Day one coverage from the first day you're sick* or hurt, are under the regular care of a doctor and:
 - Can't perform your usual work duties, if employed
 - Can't perform normal activities, if unemployed (such as housekeeping, shopping and driving)
- Up to 6 full months of coverage depending on the plan you select, as well as the nature and severity of the injury or illness
- 24/7 coverage, 365 days a year – for all occupations
- Protection that you keep even if you change jobs

*In states other than CA, CO, MA, NY and PA, sickness is optional coverage available for an additional cost, if you qualify. In CO, MA, NY and PA two policies are offered, a an accident & sickness policy or an accident only policy. In CA, an accident & sickness policy is available.

Use your cash benefits to help cover expenses like these:

- Deductibles and copayments on your medical insurance
- Other out-of-pocket medical costs
- Monthly expenses such as mortgage or rent, car payments, utility bills and more
- Everyday needs like childcare, groceries and transportation

Real-Life Facts

- In the U.S., 40 million workers do not have a SINGLE paid sick day.¹
- 7 out of 10 Americans would have difficulties meeting financial obligations if they missed a paycheck.²

¹ United States Department of Labor, Get The Facts On Paid Sick Time, 2015.

² American Payroll Association, "Getting paid in America" Survey, 2015.

The information provided by this document is only a brief description. See the actual policy for complete details of the policy plans, features, benefits, options, rates, definitions, limitations, and exclusions. Products vary by state and are subject to availability and qualifications.

IMPORTANT NOTICE: This is a supplement to health insurance and is not a substitute for Major Medical Coverage. Lack of Major Medical Coverage (or other minimum essential coverage) may result in an additional payment with your taxes.

Products underwritten by Combined Insurance Company of America (Chicago, IL) in all states, except 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 Insurance

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