



**DISABILITY INCOME
INSURANCE** \$

If you hurt your back and can't work, how long could you go without a paycheck?

Most people aren't financially prepared to lose a paycheck, but unfortunately it happens every day. To keep up with your expenses and help you recover, you may need some financial help. Disability Income Insurance pays cash benefits directly that can be used to help pay your bills and maintain your standard of living.



No one plans on becoming disabled, but just in case, we've got you covered

You work hard to provide a good life for yourself, and possibly a family too. If you become injured or sick and can't work, it may be difficult to pay your bills and maintain your standard of living. Disability Income (DI) Insurance can help.



About one in four of today's 20 year-olds will become disabled for at least one year before they retire.¹



Would you be able to pay your mortgage or rent without a paycheck?



If you can't earn a paycheck due to a disability, your savings might not be enough to keep you in your home and cover other bills like:

- Car Payments
- Credit Card Debt
- Student Loans
- Household Costs
- College Tuition
- Saving for Retirement

Could you afford the health expenses that follow a disability?



Healthcare can be costly. Even with medical insurance, out-of-pocket expenses like these can pile up quickly:

- Medical Deductibles and Co-Pays
- Physical Therapy Expenses
- Rehabilitation Programs

How Disability Income Insurance can help



Disability Income Insurance helps replace your income when you lose your paycheck due to a disability.

Here's how disability benefits work

Susan hurt her back and was out of work for 2 months after satisfying her elimination period. DI Insurance paid Susan \$6,000 to pay her bills.

* This example is for illustrative purposes only and should not be compared to an actual claim. Whether a disability is covered depends on the circumstances of the loss. Refer to the certificate of insurance for terms and conditions.

Here's how Susan's benefits may stack up*:

BENEFITS	AMOUNT
Disability Benefit Month 1	\$3,000
Disability Benefit Month 2	\$3,000
Total Benefit	\$6,000

Additional benefits may apply and may be subject to deductible sources of income.

¹ Social Security Administration, Disability and Death Probability Tables for Insured Workers who Attain Age 20 in 2024, Actuarial Note #2024.6, Aug. 2024.

Flexible and competitive

DI Insurance is insurance for your paycheck. If you insure your home, car, and health, why wouldn't you safeguard your salary? Let DI Insurance help protect you from financial challenges should you become unable to work due to a disability.



Here's how it works

With Disability Income Insurance, you can receive a monthly benefit check to help replace your income if you have a sickness, injury or pregnancy that causes you to miss work. For each day you are out of work and totally disabled, Combined Insurance will pay you benefits to supplement your lost income. In short, DI Insurance goes to work when you can't.

Total Disability

With DI Insurance, you can receive a disability benefit amount from \$200 to \$5,000 per month up to 60% of your income. Total disability benefits will be paid if you are unable to perform your occupation, are not working at any occupation for pay or benefits, and are under the care of a physician for the disability.

Partial Disability

Following total disability, if you are able to return to work but not able to perform some of your occupation duties and only able to work at your job on a part-time basis, you may be eligible for partial disability benefits. When you are partially disabled, we will pay one-half of your disability benefit.

Organ Donation Benefit

If you are disabled following an organ donation, benefits are paid as a covered sickness and the elimination period is waived.

Mental and Nervous Disorders and Substance Abuse

You can receive half of your disability benefit for disabilities that result from mental and nervous disorders and substance abuse.

Non-Occupation (Off the Job) Coverage

When do benefits begin?

If you become disabled, benefits begin immediately following your elimination period.

Accident Elimination Period:

☐ 0 days ☐ 7 days ☐ 14 days ☐ 30 days

Sickness Elimination Period:

☐ 0 days ☐ 7 days ☐ 14 days ☐ 30 days

When do benefits end?

Benefits end when you return to work or have reached your maximum benefit period, if sooner.

Benefit Period:

☐ 3 months ☐ 6 months ☐ 12 months

How does Disability Income Insurance help?

You do everything you can to stay active and healthy, but disabilities happen every day. When they do, it's good to know we've got you covered.



Features

**Comprehensive coverage,
Competitive rates**

Portable

You can keep your coverage at the same cost if you change jobs or retire while the Policy is in force as long as you have been continuously covered for at least 12 months. Once ported, your coverage will continue for 12 months as long as premiums are paid as due.

Guaranteed renewable to age 72

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

Level premiums

Rates do not increase as insured moves into new age brackets.

Waiver of premium

Once you have been disabled for 14 days after satisfying your elimination period, you no longer have to pay premium for your coverage. Premium will not be due until you are no longer receiving disability benefits.

Pregnancy

After your coverage has been in force for 10 months from your effective date of coverage, disability benefits for pregnancy will be paid the same as a covered Sickness.

This is a supplement to health insurance and is not a substitute for Major Medical or other minimum essential coverage.

This document is only a brief description of Certificate Form No. ICC17-C19202. Refer to your certificate of insurance for complete details about features, benefits, exclusions and limitations that may vary by state. Product is underwritten by Combined Insurance Company of America.

Initial Eligibility

Active employees

Ages 18 to 69, working at least 30 hours per week.

Pre-existing Condition Limitation

A pre-existing condition is a condition or which you received medical treatment, advice, consultation, diagnostic testing, care, services or took prescribed drugs or medications within the first 12 months preceding your effective date.

Benefits will not be paid for any disability caused by, contributed by, or the result of a pre-existing condition which begins within the first 12 months following your effective date.

Integration

Benefits may be reduced for other sources of income such as accumulated sick leave, other disability insurance and Social Security.

Exclusions

Benefits are not payable for disabilities contributed to or caused by:

- Occupational injury
- Suicide, attempted suicide or intentionally self-inflicted Injury, whether sane or insane
- Voluntary ingestion or injection of any drug, narcotic, sedative or poison, unless prescribed by and taken in accordance with the directions of the prescribing Physician
- Being intoxicated or under the influence of alcohol, drugs or any narcotics (including overdose) unless administered on, and taken in accordance with, instructions of a Physician
- War, declared or undeclared, participation in a riot, insurrection or rebellion
- Travel or flight in or descent from any aircraft other than as a fare-paying passenger on a regularly scheduled airline
- Voluntary inhalation of or asphyxiation by gas or fumes
- Engaging in any illegal or fraudulent occupation, work or employment
- Committing or attempting to commit a felony or an assault

No benefits are payable for disabilities that occur while you are incarcerated or imprisoned; or disabilities that result solely as the result of a loss of a professional license, occupational license, or certificate.