

We're here to help

The COVID-19 Coronavirus health crisis is presenting unprecedented challenges that are being felt worldwide and deep in the heart of our communities. At Combined Insurance, we have taken steps to protect our employees and their families while working to maintain solid levels of support and service for our customers.

As we have for nearly 100 years, Combined Insurance is here to serve our customers and their families by offering them peace of mind and added protection when life events happen.

If you are a Combined customer and have questions about your policy benefits, please visit [CombinedInsurance.com](https://www.combinedinsurance.com) and see the **Frequently Asked Questions** below.

Does my policy cover COVID-19?

Some of Combined Insurance's supplemental insurance products may provide benefits for coronavirus-related claims, depending on the specific circumstances of the claim and the policy provisions. Below is brief description of each product line which outlines whether benefits may be payable for coronavirus-related claims, assuming all other policy provisions have been met.

- **Sickness Hospital Indemnity (Accident & Sickness Protector):**

Sickness hospital indemnity coverage provides specified benefits for hospital confinement, intensive care, emergency room visits and more due to a covered Sickness. Claims for these benefits related to a positive diagnosis of coronavirus may be considered eligible for benefits provided all provisions of the policy are met. This includes, but is not limited to, meeting the facility definition where the Insured is treated or confined and the pre-existing condition limitation.

- **Sickness Recovery Benefits (SickPay Plus (SPP))**

Provides a monthly benefit* when the Insured is unable to work because he/she cannot perform all the material duties of his/her occupation due to a covered Sickness; and, the Insured must be under the regular care of a Physician for the disabling condition. Claims for these benefits related to a positive diagnosis of coronavirus may be considered eligible for benefits provided all provisions of the policy are met. This includes, but is not limited to the Pre-existing Condition limitation.

*In states with tiered Maximum Benefit Periods (2 months, 4 months, 6 months) generally the Maximum Benefit Period available (if any) will be up to 2 months, unless the Insured is confined in the hospital or has outpatient surgery, in which case the Maximum Benefit Period will be up to 4 months while the Insured remains disabled.

- **Critical Illness and Cancer Coverage**

Coronavirus is not considered a covered condition under our Critical Illness or Cancer products.

- **Accident Only Coverage**

Accident only products do not provide benefits for Sickness, including coronavirus.

- **Disability Income (Income Protector)**

Provides a monthly benefit when the Insured is totally disabled and unable to work because he/she cannot perform the substantial and material duties of his/her occupation due to a covered

Sickness; and, the Insured must be under the regular care of a Physician for the disabling condition. Claims for these benefits related to a positive diagnosis of coronavirus may be considered eligible for benefits provided all provisions of the policy are met. This includes, but is not limited to the Elimination Period and Pre-existing Condition Limitation.

- **Accident Medical Expense with Sickness Hospital Indemnity Rider (Out-of-Pocket Minimizer)**

The accident medical expense policy does not provide benefits for any sickness, including coronavirus. If the Insured has the Sickness Hospital Indemnity Rider, it provides specified benefits for hospital confinement, emergency room visits and more due to a covered Sickness. Claims for these benefits related to a positive diagnosis of coronavirus may be considered eligible for benefits provided all provisions of the policy are met. This includes, but is not limited to, meeting the facility definition where the Insured is treated or confined and the pre-existing condition limitation.

What if I am sick and unable to work because of COVID-19? Will Combined allow my policy to stay active if I can't afford to pay the premium?

Some Combined disability insurance policies provide a Waiver of Premium benefit while the Insured is Totally Disabled and receiving disability benefits under the policy. Check your policy to see if it includes a Waiver of Premium benefit.

What happens if I self-quarantine but am not diagnosed with a specific covered illness?

Individuals who are self-isolating or quarantined without a diagnosis and are not sick generally would not have a payable claim.

