



**COMBINED DISABILITY** \$

# Sickness

An insurance policy that pays benefits directly to you when a sickness prevents you from working.



# Before We Continue, Let's See If You Qualify

Have you had or received any medical advice or treatment within the last five years for the following:

- ∞ Heart attack, angina, atrial fibrillation, congestive heart failure, coronary artery disease that required bypass surgery, a stent or angioplasty, or a heart valve replacement?
- ∞ Stroke, transient ischemic attack (TIA)?
- ∞ Cancer, melanoma, Hodgkin's disease, or leukemia?
- ∞ Multiple sclerosis, cystic fibrosis, muscular dystrophy, or Down's Syndrome?
- ∞ Alcoholism or drug addiction?
- ∞ Diabetes that requires insulin or diabetes that was diagnosed prior to age 40?
- ∞ HIV or AIDS?

What is your height and weight?

# Then, See What Monthly Benefit Amount You Qualify For

If you're currently employed, match the monthly benefit amount to your gross annual income:

TO QUALIFY FOR A MONTHLY BENEFIT OF:	YOUR GROSS ANNUAL INCOME REQUIREMENT IS:
\$500	N/A
\$750	\$15,000 or higher
\$1,000	\$20,000 or higher
\$1,250*	\$25,000 or higher
\$1,500*	\$30,000 or higher
\$1,750*	\$35,000 or higher
\$2,000*	\$40,000 or higher
\$2,250*	\$45,000 or higher
\$2,500*	\$50,000 or higher
\$2,750*	\$55,000 or higher
\$3,000*	\$60,000 or higher

\* Requires income verification.

# Because Suffering From a Sickness Can Also Hurt Your Income

No one plans on getting sick and some of us can only manage a day or two without pay. The extra protection from Combined Sickness Disability works to safeguard your income.

## The Combined Sickness Disability Plan:



Pays up to \$3,000 a month for each sickness, starting the first day you can't work.



Pays up to \$3,000 a month if you are partially disabled for a maximum of 30 days.



If you still cannot work full-time after Total Disability, the Return to Work benefit pays you up to \$1,500 for a maximum of 30 days.



Covers you during any sickness, such as:

- Cancer
- Stroke
- Heart attack
- Appendicitis
- Kidney stones
- Pneumonia
- Multiple sclerosis
- Crohn's disease
- Arthritis



Covers you regardless of your occupation or hobbies,\* 24 hours a day, 7 days a week, 365 days a year.



Pays benefits directly to you in addition to benefits provided by any other insurance policy, Workers' Compensation, or any government employment insurance program.



If selected, returns 50% or 100% of your premium, less claims paid, after being in force for 20 consecutive years or upon death after being in force 10 consecutive year, subject to policy terms and limitations.

\* Exclusions may apply.

# The Combined Sickness Disability Plan Covers You in Four Important Ways

01

BENEFIT	BENEFIT AMOUNT*
Total Disability (up to 6 months)	Up to \$3,000** a Month

We will pay a benefit directly to you up to \$3,000 a month for up to 6 months if your sickness results in Total Disability.

Also, we will pay you an additional monthly disability benefit for each additional year your policy is in force at the time you become disabled for a total maximum of 24 months, including the 6-month base benefit.

For example, if you suffer Total Disability during your 12<sup>th</sup> policy year, we will pay an additional 12 months of benefits for a total of 18 months.

\* Based on Annual Gross Income.

This is how your benefit period grows over time. The longer you have the policy, the bigger the benefit.

POLICY ANNIVERSARY YEAR	BASE BENEFIT PERIOD	ACCUMULATION BENEFIT PERIOD	NEW TOTAL BENEFIT PERIOD
1	6 months	+ 1 month	7 months
6	6 months	+ 6 months	12 months
12	6 months	+ 12 months	18 months
18	6 months	+ 18 months	24 months

After 18 years, the Total Disability benefit is 24 months, as seen below.

YOUR ANNUAL GROSS INCOME (OR HIGHER)	YOUR BASE MONTHLY BENEFIT (UP TO SIX MONTHS)	YOUR TOTAL DISABILITY BENEFIT (FOR SIX MONTHS)	ACCUMULATION BENEFIT FOR 18 YEARS (ADDITIONAL 18 MONTHS)	TOTAL BENEFIT (24 MONTHS OF TOTAL DISABILITY)
\$15,000	\$750/month	\$4,500	\$13,500	\$18,000
\$25,000	\$1,250/month	\$7,500	\$22,500	\$30,000
\$30,000	\$1,500/month	\$9,000	\$27,000	\$36,000
\$40,000	\$2,000/month	\$12,000	\$36,000	\$48,000
\$60,000	\$3,000/month	\$18,000	\$54,000	\$72,000



02

**BENEFIT**

**BENEFIT AMOUNT\***

**Partial Disability (for a maximum of 30 days)**

Up to \$3,000\*\*

We will pay a benefit directly to you up to \$3,000 per sickness if you should become partially disabled, for up to 30 days.

TCN

03

**BENEFIT**

**BENEFIT AMOUNT\***

**Return to Work (for a maximum of 30 days)**

Up to \$1,500\*\*

We will pay a benefit directly to you up to \$1,500 per sickness if you are partially disabled following Total Disability for up to 30 days.

HISYRL

04

**BENEFIT**

**BENEFIT AMOUNT\***

**Return of Premium Rider (optional)**

Up to 50% or 100% of the initial premium paid for policy and rider, less any claims paid

We will return up to 50% or 100%\*\* of your initial premium payments, less any claims paid, after the policy and this rider are in force for 20 consecutive years, or in the event of your death if the policy and this rider have been in force for at least 10 consecutive years.

Prospects between age 16 to 54 only

\* Based on Annual Gross Income.

\*\* Benefit is as per your selection on the application for insurance.



# No Benefits Will Be Payable for Losses Resulting From:

- ∞ An injury
- ∞ Loss caused by a pre-existing condition is not covered for the first 24 months the policy is in force
- ∞ War or act of war, declared or undeclared
- ∞ Mental illness or substance use disorder
- ∞ Preventative routine diagnostic procedures, screening or testing
- ∞ Any pregnancy and childbirth, unless the pregnancy or childbirth begins after 10 months from the effective date. After 10 months from the effective date, any sickness that results directly or indirectly from any pregnancy or childbirth, including complications of pregnancy, will be treated as any other Sickness.
- ∞ Cosmetic or elective surgery which is not deemed to be medically necessary

Note: This is a brief description of the policy. See the policy for complete details of definitions, benefits and exclusions/limitations.

**IMPORTANT  
NOTES**

- This policy is guaranteed renewable until age 75, at which time it terminates. Your policy will not be cancelled due to the number of claims you file.
- The Company may increase your premium, but only if we change everyone within the same class (for example, all policyholders with this product in the province).

Note: This is a brief description of the policy. See the policy for complete details of definitions, benefits and exclusions/limitations.

# How Combined Sickness Disability Plans Will Work for You

- ∞ Pays benefits directly to you when you need it most
- ∞ Pays benefits in addition to other benefits you receive
- ∞ Protects you with up to six (6) full months of coverage, which increases one month per year for every year in force up to 24 months
- ∞ Affordable protection that helps you take care of yourself and your family
- ∞ Your policy is guaranteed renewable until age 75, at which time it terminates, so your policy will not be cancelled due to the number of claims you file
- ∞ Gives you peace of mind when you need it most so you can focus on getting better
- ∞ The service, strength, and security of our company has protected generations of satisfied customers since 1922



# Benefits are paid directly to you so you can use the cash as you wish to help pay for unexpected expenses like:

- ∞ Loss of income
- ∞ Mortgage or rent
- ∞ Loan and credit card payments
- ∞ Children's education
- ∞ Groceries or utilities
- ∞ Household help
- ∞ Unpaid medical bills



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