DISABILITY INCOME INSURANCE

Looking for a Disability Income product? Choose Combined

Disability Income Insurance from Combined is designed to help employers deliver practical and flexible benefit solutions to their employees.

Protection That Pays Employees More

In addition to everything you expect from a Disability Income product, we also include benefits for mental and nervous disorders, substance abuse and waiver of premium.

Flexibility to Provide Customized Benefits

Plan flexibility goes beyond picking a benefit period. You can even include benefits for first day coverage for hospitalization and outpatient surgery.

EMPLOYER

COMBINED®
A Chubb Benefits Company

DISABILITY INCOME INSURANCE $

No One Plans on Becoming Disabled, but Just in Case, We've Got You Covered

Disability Income (DI) Insurance is Combined Insurance's group product developed for employers to champion insurance and help protect their employees from the physical and financial consequences of a disability that keeps them from earning a paycheck.

And flexibility empowers you to select the benefit and elimination periods, and add benefits for first day coverage for hospitalization and outpatient surgery.

Nearly 1-in-5 of workers are concerned about becoming sick or disabled and not being able to work, yet only 14% have disability insurance.[1]

1 in 4 of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.[2]

Valuable Benefits

Mental and Nervous Disorders and Substance Abuse

Not all disabilities are due to an injury or sickness. This plan also pays benefits for disabilities caused by mental/nervous disorders and substance abuse. Benefits payable are equal to 50% of the employee's disability benefit.

Waiver of Premium

When a disability occurs, we will waive the premium when the employee is disabled for 14 or more consecutive days after the elimination period is satisfied.

Optional Group Benefits

Employers can choose the following benefits for their Disability Income plan:

First Day Coverage – Hospitalization and Outpatient Surgery
With the financial consequences of becoming hospitalized, First Day Coverage can help. This benefit waives the elimination period for employees who are hospitalized or have outpatient surgery.

[1] 2021 Insurance Barometer Study, Life Happens and LIMRA, 2021.

[2] Social Security Administration, Disability and Death Probability Tables for Insured Workers Born in 1999 https://www.ssa.gov/oact/NOTES/ran6/an2020-6.pdf, Table A.

COMBINED®
A Chubb Benefits Company

DISABILITY INCOME INSURANCE

Flexible and Customizable

Choose from Base, Enhanced and Enhanced Plus plans and customize them to best fit the needs of your employees.

Start with Sensible Disability Benefits

Most people can't afford to live without a paycheck. Disability Insurance is designed to help replace an employee's income.

Total Disability Benefit
With DI Insurance, employees can choose a disability benefit amount from $200 to $5,000 per month up to 60% of their income. Total Disability benefits will be paid if an employee is unable to work at their job, is not working for pay or benefits and is under the care of a physician.

Partial Disability Benefit
Following total disability, if an employee is able to return to work but not able to perform all of their job duties, they may be eligible for Partial Disability benefits. When an employee is partially disabled, we will pay half of their disability benefit.

Choose a Plan for Your Employees

BASE PLAN

Total Disability

Partial Disability

Waiver of Premium
Premium is waived 14 days after satisfying the elimination period.

Organ Donation Benefit
Waives the elimination period due to organ donation and pays benefits as those for sickness.

ENHANCED PLAN (includes Base Plan)

First Day Coverage
Waives the elimination period for:
- Hospitalization

ENHANCED PLUS PLAN (includes Enhanced Plan and Base Plan)

First Day Coverage
Waives the elimination period for:
- Outpatient Surgery

Customize Your Plan

Non-occupational Coverage

Elimination Periods (Accident/Sickness Expressed in Days)
Choose from 0/7, 7/7, 0/14, 14/14, 0/30 or 30/30 day elimination periods.

Benefit Periods
Choose from 3, 6, or 12 month benefit periods.

Other Benefits Included

- Organ Donation Benefit
- Mental and Nervous Disorder and Substance Abuse Benefit

Features

Budget-Friendly, Comprehensive Coverage

Competitive Rates

Guaranteed Issue, CGI and/or Simplified Issue

Portable
Employee can keep coverage even if they leave their employer.

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.

Initial Eligibility
Active employees age 18 to 69, working at least 30 hours per week.

COMBINED®
A Chubb Benefits Company

DISABILITY INCOME INSURANCE $

What You Need from a Worksite Partner

Combined Insurance has a unique combination of people, products and administrative solutions that position us well to be your partner.

Combined Insurance Company brings a relationship with the following assets to our clients and customers:

Financial Strength

Combined Insurance Company of America

- Rated "A+" Superior by A.M. Best
- A Chubb company

Chubb

- $228.9 billion in total assets
- $57.5 billion in gross premiums
- "A++" Superior by A.M. Best
- "AA" Very Strong by Standard & Poor's

World-Class Administrative Service

Consolidated Billing and Payroll Deduction

- Serving thousands of business clients in U.S.
- Single point of contact for each client
- Custom billing for each client

Claims

- Paying more than $1.275 million in benefits every business day

Leading Edge Product Portfolio

Insurance Product Series

- Group and individual products developed specifically for the employer market
- Innovative, flexible, competitive
- Accident, Critical Illness, Disability Income, Hospital Indemnity*, LifeTime Benefit Term

Protector Product Series

- Individual products developed to help financially protect families
- Associations and employer groups, direct bill and payroll deduction
- Accident, Critical Care, Cancer, Disability, Life

Enrollment Support and Benefit Communication

- Full range of proprietary and third party enrollment systems
- One Minute Benefit Planner makes needs analysis easy

Combined, a Supplemental Insurance Leader

Providing Supplemental Insurance to Individuals and Families since 1922

2.7 million Policies in Force

$13.8 Billion of Life Insurance

Thousands of U.S. Business Clients

This document is a brief description of Policy Form No. ICC17- P19201. Product is underwritten by Combined Insurance Company of America. See the policy for complete details about benefits, exclusions and limitations that may vary by state.

This document is not intended for use with employees.

This is a supplement to health insurance and is not a substitute for major medical insurance.

*Underwritten by ACE Property and Casualty Insurance Company.