

YOUR SUPPLEMENTAL BENEFITS PARTNER

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CORY WALKER

AAREI

WE'RE YOUR SUPPLEMENTAL BENEFITS PARTNER



We're Combined Insurance

- ✓ We've been a leader in the supplemental insurance industry since 1922
- ✓ We have more than eight million policies in force today



Backed by the financial strength of Chubb

- ✓ Chubb is the world's largest publicly held P&C company
- ✓ \$175 billion in total assets
- ✓ Rated "A++" by A.M. Best



WHY SUPPLEMENTAL BENEFITS?



Supplemental benefits helps protect you against the expenses that health insurance may not cover in the event of a sickness, an accidental injury, or even death.

Benefits can be used to cover lost income and out-of-pocket expenses, such as:

- ✓ Copays
- ✓ Deductibles
- ✓ Mortgage & Rent
- ✓ Groceries
- ✓ Utilities
- ✓ Car Payments

Or anything else!



Cash benefits are paid directly to you.

Most products offer coverage for your spouse and family. All products have minimum employment eligibility requirements. Products are not a substitute for major medical insurance but rather pay benefits when and where major medical typically does not.



**Enroll in three
easy steps!**

1

Understanding Supplemental Benefits

A licensed representative provides guidance and information to uncover your coverage needs and concerns.

2

Using the One Minute Benefit Planner[®]

With our benefit planner, you can identify the coverage you need — in less than 60 seconds!

3

Building Your Safety Net

Meet one-on-one with a licensed representative to enroll in the customized coverage that fits your needs and budget.

OUR PRODUCTS



Section 01

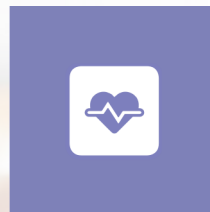
OUR PRODUCTS AT A GLANCE



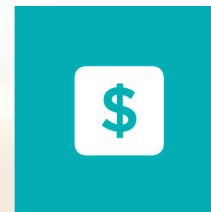
ACCIDENT



CRITICAL ILLNESS



LIFE



DISABILITY



ACCIDENT CHAMPION

Features:

- ✓ Immediate Coverage
- ✓ Spouse & Family Coverage
- ✓ Pays Benefits Regardless of Any Other Coverage

Accidents can happen to any of us. With Accident Insurance, you'll receive a cash benefit if you suffer an accidental injury.

You can use the cash as you want, to help pay for deductibles, copays or any other unexpected expenses.

Highlights:



First Accident Benefit



Sports Package Benefit*



Family Care Benefit

An example of Accident Champion Benefits in action

Say you get injured during your soccer league game and break your leg. Here's how your benefits may stack up:

BENEFIT TYPE	BENEFIT AMOUNT
First Accident	\$100
Ambulance	\$200
ER Visit	\$125
X-Ray	\$40
Fracture	\$500
Crutches	\$100
Physical Therapy	\$500
Follow-up Visits	\$150
Subtotal	\$1,715
PLUS Sports Package Benefit*	\$429
TOTAL PAYMENT	\$2,144

*Pays 25% more if your injury occurs during participation in an organized sporting event.

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



CRITICAL ILLNESS CHAMPION

Features:

- ✓ Level Premiums
- ✓ No Benefit Reduction for Age
- ✓ Guaranteed Renewable for Life

Critical Illness Insurance pays a lump sum benefit if you are diagnosed with a serious illness. With this benefit, you'll receive cash quickly, so you can focus on recovery while maintaining your lifestyle.

Examples of Covered Illnesses:

- Heart Attack
- Stroke
- Cancer
- and more...

Benefit Packages:



Triple Benefits



Mortgage & Rent Helper



Hospital Admission Benefit

An example of Triple Benefits in action

\$20,000 Face Amount
x 3

\$60,000 Total Maximum Benefit

BENEFIT TYPE	BENEFIT AMOUNT
Heart Attack Diagnosis	\$20,000
Stroke Diagnosis	\$20,000
Stroke Recurrence	\$5,000
Benefits Paid	\$45,000
Remaining Coverage	\$15,000
To be applied toward another covered illness	

The Critical Illness Benefit can be paid once per covered condition up to the Maximum Benefit Amount. Covered conditions must be diagnosed at least six months apart.

This example is hypothetical and is solely to illustrate a situation that can result in benefits payable for a claim. It is not based on an actual claim and should not be compared to an actual claim.






UNIVERSAL LIFE PROTECTOR

Features:

- ✓ Coverage up to \$250,000
- ✓ Coverage Available for Spouse, Children and Grandchildren
- ✓ Accelerated Death Benefit Rider Included
- ✓ Unisex Rates

Universal Life Protector is permanent life insurance protection that offers a safety net of lifetime protection for your loved ones. Unlike standard term insurance, Universal Life Protector provides cash reserves that grow tax-deferred.

Highlights:

-  Maximum six times your annual earnings
-  Spouse coverage of up to \$50,000
-  Premium stays the same for life

Universal Life Protector helps cover you and your family for a few dollars a week.



Unlike standard term insurance, with Universal Life Protector, income earned on the cash value grows tax-deferred with a guaranteed interest rate of 2.5% compounded yearly.






DISABILITY INCOME CHAMPION

Features:

- ✓ Total and Partial Disability Benefits
- ✓ Benefit amount from \$300 to \$5,000, up to 60% of your regular monthly gross income
- ✓ Waiver of Premium Benefit

Having a regular paycheck is important for maintaining your lifestyle, which is why our Disability Income coverage provides a monthly income if you are injured and are unable to work.

Highlights:

-  Own Occupation Coverage
-  Rehabilitation Package Included
-  Guaranteed Renewable to Age 65

Would a check for \$3,000 help?

Disability Income Champion 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 two months after satisfying her elimination period.

DI Champion paid Susan \$6,000 to pay her bills.

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.

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.

THE COMBINED INSURANCE ADVANTAGE



Section 02

AN END-TO-END BENEFIT SOLUTION



With Combined Insurance, you're getting more than just a policy — you're getting the full support of a supplemental benefits partner.



Experienced Policyholder Services

We have dedicated service teams to assist you with coverage questions, beneficiary information, contact information updates, and form requests.



Quick Claims Services

Our claims department pays claims quickly and accurately.



Professional Customer Call Center

Our fully-staffed team provides the high quality service and support that you need.

5 REASONS TO CHOOSE COMBINED INSURANCE

1

Affordability

We provide valuable coverage at a reasonable price to meet your budget.

2

Flexibility

With flexibility and customization, you get to select the coverage that is right for you.

3

Ease

We make the enrollment process easy with a personal and confidential consultation with one of our benefit professionals.

4

Convenience

Premiums are handled seamlessly through payroll deductions -- no need for check writing or bill reminders.

5

Dependability

Our representatives are readily available to assist you.



Ready to protect your finances with a customized plan?
Let's get started!