

# Looking for a **CRITICAL ILLNESS** PRODUCT?

## Choose a Champion

The **Champion Product Series** is designed to help employers deliver innovative and flexible benefit solutions to their employees.

### **Innovation that Pays Employees More**

In addition to everything you expect from a Critical Illness product, our Mortgage Helper protects employees from having to choose between their health and home.

### **Advocacy to Help with Recovery**

Finding the best medical care, having access to professionally trained financial advisors, claims advocates, and medical travel assistants gives employees ongoing support throughout their recovery.





## Mortgage Helper

—Because you shouldn't have to choose between your health and your home.



## Advocacy Package

—Gives personal and confidential assistance for ongoing support.

## No one plans on getting sick . . . but just in case, we've got you covered.

Critical Illness (CI) Champion enables employers to champion insurance and help protect their employees from the physical and financial consequences of serious medical conditions such as cancer, heart attacks, and strokes.

Innovative benefits such as our Mortgage Helper and Advocacy Package better meet employee needs. And flexibility empowers you to customize employee benefits for Wellness, Family Care, Occupational Conditions and Automatic Benefit Increases.

## Innovative Benefits

### Mortgage and Rent Helper

With the financial consequences of missing work, employees may need some extra help making mortgage and rent payments. An extra \$250 or \$500 a month can help! Mortgage and Rent Helper pays an extra benefit for each month the employee misses 5 or more days of work, for up to 6 months.

### Advocacy Package

Personal and confidential assistance from professionals for ongoing support.

#### Best Doctors®

- Physician Referrals
- Ask the Expert Hotline
- Expert Roundtable for Diagnosis and Treatment Advice

#### ComPsych®

- Help understanding your insurance, and review of provider bills and charges
- Financial Advice
- Medical Travel Assistance

## Additional Benefits

### Childhood Conditions

Dealing with a childhood illness can be overwhelming. To make life easier the Champion Diamond plan includes coverage for both standard critical illnesses and childhood conditions.

### Hospital Re-Admission Benefit

Sometimes people need intermittent treatment for years to come. With the CI Champion Diamond plan beginning six months after diagnosis, each time the insured is admitted to the hospital for the same critical condition, they receive \$1,500—up to 2 times per year!

## Optional Benefits

### Occupational Package

Help workers like nurses, doctors, police and paramedics insure against being infected with HIV or Hepatitis B, C or D from an accidental needle stick.

### Family Care Benefit

When an employee needs to stay in the hospital due to a critical illness, Family Care helps pay for childcare.

### Wellness Benefit

Health Screening Tests could help diagnose a condition early or prevent illness altogether. Wellness Benefit pays-out once per person per year.



## Flexible and Customizable

Choose from Gold, Platinum and Diamond plans and customize them to best fit the needs of your employees.

### Start with Affordable Extensive Benefits

Included in all plans:

#### Triple Benefit

When an insured is diagnosed with a covered condition and makes a claim, we send out a check quickly. It's that simple. Insureds can use the money however they choose. With Triple Benefit, if they get sick again, they're still covered. They can receive up to 3 times the Face Amount for each family member. That means for example someone with a \$20,000 policy can receive as much as \$60,000 in cash.

#### Recurrence Benefit

Once we pay a critical illness benefit for Benign Brain Tumor, Cancer, Coma, Heart Attack or Stroke, if the condition recurs, we'll pay a Recurrence Benefit as long as the insured was back to work and treatment free for at least 6 months. The Recurrence Benefit equals 25% of the Face Amount, and can be paid up to 2 times.

### Customize with Optional Group Benefits

#### Family Care Benefit

Available in \$25 increments up to \$200 per day for 30 days.

#### Occupational Conditions Package

Available to all Employers whose employees are at risk of an accidental needle stick.

#### Wellness Benefit\*

Available in \$25 increments up to \$200 per year.

### Optimized by Each Employee

#### Employee Face Amounts

Employees can choose their Face Amounts available from \$5,000 to \$100,000.

#### Spouse Benefits

When an employee enrolls, they can cover their spouse too. The Spouse Benefit equals 50% of Employee Face Amount.

#### Kids are No Additional Cost—25% of Employee Face Amount

When an employee enrolls for coverage, their children are covered at no additional charge.

#### Triple Benefit applies to Spouse and Children too!

Each covered person in the family can receive up to 3 times their face amount in benefit payments.

\* Not available in DC.

Choose a plan for your employees

### Gold Plan

#### Covered Conditions

Benign Brain Tumor  
Cancer  
Carcinoma In Situ\*  
Coma  
Coronary Artery Disease\*  
Heart Attack  
Major Organ Failure  
Renal Failure  
Skin Cancer (\$250)  
Stroke

#### Triple Benefit

#### Recurrence Benefit Advocacy Package

- Best Doctors®
- ComPsych®

#### \$250 Mortgage and Rent Helper

#### Free Child Coverage

### Platinum Plan (Gold Plan plus)

#### Additional Covered Conditions

Paralysis & Dismemberment  
Multiple Sclerosis

#### \$500 Mortgage and Rent Helper

### Diamond Plan (Platinum Plan plus)

#### Additional Covered Conditions

Alzheimer's Disease  
Parkinson's Disease  
**\$1,500 Hospital Re-Admission Benefit**

#### Childhood Conditions\*\*

Cerebral Palsy  
Congenital Birth Defects  
Cystic Fibrosis  
Down Syndrome  
Muscular Dystrophy  
Type 1 Diabetes

\* Benefit payment is 25% of face amount.

\*\* Childhood Condition benefit is payable once per child

## Features

Highly Competitive Rates

Fully Portable

Guaranteed Renewable for Life

Level Premiums

No Benefit Reduction Due to Age

Guaranteed Issue, CGI, and Simplified Issue

HSA Compatible

Contribution Options

#### Initial Eligibility

- **Active employees** age 18 and up, working at least 17.5 hours per week
- **Spouses** age 18 and up, legally married. Domestic partner and civil union partner coverage available in some states.
- **Children** ages 0 through 26, no student status required



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

## WHAT **YOU** NEED FROM A WORKSITE PARTNER

Combined Worksite Solutions is a part of Combined Insurance Company, a relationship that brings the following assets to our clients and customers.

### Financial Strength

#### Combined Insurance

- Rated “A+” Superior by A.M. Best
- A Chubb Company

#### Chubb

- \$160 Billion in Total Assets
- \$35 Billion in Gross Premiums
- “A++” Superior by A.M. Best
- “AA” Very Strong by Standard & Poor’s

### Supplemental Insurance Leader

#### Providing Supplemental Insurance to Individuals and Families since 1922

**7.8 Million Policies in Force**

**\$5.8 Billion of Life Insurance**

**\$1 Billion of Gross Premium**

**5,700 U.S. Business Clients**

### Enrollment Support & Benefit Communication

#### Full range of Proprietary and Third Party Enrollment Systems

#### Total Compensation Reports

**One Minute Benefit Planner** makes needs analysis easy.

This document is a brief description of Form Nos. P13999 and 16648. Refer to the policy for specific details about benefits, exclusions and limitations which may vary by state.

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

### Leading Edge Product Portfolio

#### Champion Product Series

- Group and Individual Products Developed Specifically for the Employer Market
- Innovative, Flexible, Affordable, Competitive
- Accident, Critical Illness, Disability Income, High Deductible Buffer, LifeTime Benefit Term

#### Protector Product Series

- Individual Products Developed to Protect Families Nationwide
- Associations & Employer Groups, Direct Bill & Payroll Deduction
- Accident, Critical Care, Cancer, Disability, Life

### World Class Administrative Service

#### Consolidated Billing & Payroll Deduction

- Serving 5,700 Business Clients in U.S.
- Single Point of Contact for Each Client
- Custom Billing for Each Client

**Benchmark** – Service Audit Published Quarterly

**Customer Service** - Answered over 1 Million Calls from Customers and Agents in 2016

**Claims** - Paying more than \$1 Million in benefits every business day



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