



Their futures are bright And we'll help make sure yours is more secure

Your students' futures are brighter because of you. We know how tough the job can be, and we applaud all of you who put in the time and effort to help your students succeed. Don't let the worry of the cost of life's unexpected adversities make you feel less secure. Combined Insurance offers valuable voluntary benefits for you to choose that

can suit your needs and fit your budget. In the event of an unexpected illness, hospitalization or disability, we pay benefits directly to you to help with your medical co-pays, deductibles and even every day living expenses. So you can focus on your students' bright futures, and feel more secure about your own.

The Voluntary Products Available

- **Accident.** Provides a daily cash benefit when you are confined in a hospital and for rehab following hospitalization. Also pays benefits when treated in an emergency room or have outpatient surgery due to a covered accident. Benefits increase 25%, up to \$1,000 per person per year, for injuries resulting from participating in organized sports.
- **Critical Illness.** Combined Critical Illness was developed to help you with the financial consequences that can come with serious medical conditions. It provides additional money if you are diagnosed with a covered illness or condition such as cancer, stroke, heart attack, kidney failure, brain tumor, and other specified illnesses. Also pays benefits for a recurrence of a covered illness.
- **Disability Income.** Provides a monthly benefit check to help replace a portion of your income if you have a sickness or injury that causes you to miss work. For each day you are disabled and unable to work, Combined will pay you benefits to replace your income.
- **Universal Life.** A permanent life insurance product that builds cash reserves on a tax-deferred basis. Coverage

amounts up to \$250,000 which can help your family pay for ongoing expenses such as rent, mortgage or car payments should you die unexpectedly. Spouse and children coverages are also available.

- **LifeTime Benefit Term.** Provides protection for your family if an untimely death should happen to you. It also pays benefits while you are living for a terminal illness.
Lifetime coverage—up to age 121
Guaranteed Premium—the premium will never increase and is guaranteed to age 100
Terminal Illness Benefit—receive up to 50% of your death benefit (up to \$100,000) if you are diagnosed as terminally ill.

NEW IN 2023!

- **Hospital Champion.** Being hospitalized is costly. If you are hospitalized for an injury or sickness, this coverage pays benefits for hospital admission, hospital confinement, outpatient surgery, and more. And because prevention is also important, a benefit is paid for specified health screenings or tests.

This is a brief description of the products. Refer to the policy or certificate of insurance for specific details about benefits, exclusions and limitations. Insurance products are underwritten by Combined Insurance Company of America. Spouse and family coverage is available with most products. More information about the products will be available at time of enrollment.