



Combined is here to help

Combined Insurance takes the health and well-being of our customers very seriously. As a result of the COVID-19 pandemic, we want to share important information regarding how our products may apply to an individual impacted by COVID-19. As new questions continue to arise, we are committed to providing you with ongoing updates.

Accident

Our Accident-only plans pay benefits for injuries that occur due to an unintended or an unexpected event. Since COVID-19 is a sickness and not an injury, no benefits would be payable under our Accident-only plans.

Critical Illness

COVID-19 and resulting complications generally would not be a covered condition under our Critical Illness policy. However, it is possible that an insured may be diagnosed with a covered condition as a result of COVID-19. Claims for covered conditions may be considered eligible for benefits provided all provisions of the policy are met.

Disability

We will treat COVID-19 like any other covered sickness under our Disability policy. Claims related to a positive diagnosis of COVID-19 may be considered eligible for benefits provided all provisions of the policy are met. Individuals who are self-isolating or quarantined without a diagnosis and who are not sick, generally would not have a payable claim.

Hospital Indemnity

Hospital Indemnity coverage provides specified benefits for hospital confinement, intensive care, emergency room visits and more due to a covered accident or sickness. Claims for these benefits related to a positive diagnosis of COVID-19 may be considered eligible for benefits provided all provisions of the policy are met. This includes, but is not limited to, meeting the facility definition where the Insured is treated or confined and the pre-existing condition limitation.

Life

COVID-19 is not excluded under our Universal Life, Term Life and LifeTime Benefit Term policies. Any potential benefits that would be payable would not be impacted by testing positive for COVID-19.

Wellness Benefits

For our Wellness Benefit to be payable, an individual would need to undergo one of the specific tests or procedures listed in our Accident or Critical Illness policy. Our Wellness Benefit does not list or include coverage for COVID-19 tests.

Please contact your Combined Sales Representative with any questions.



Employer Billing Questions

If I receive a paper bill and I'm unable to go to the office to receive my bill, are there other ways to get it?

Please email Dedicatedservice@combined.com or call 866-452-1021 to obtain an electronic copy.

Due to the Coronavirus, my company is temporarily closed or operating with limited capacity. Are you going to extend your payment grace period?

We are committed to ensuring you and your employees are supported during this time, which includes keeping valuable coverage. If you anticipate having any issues with being able to remit your premiums due to the circumstances surrounding COVID-19, please email Dedicatedservice@combined.com or call 866-452-1021.

If our company needs to close temporarily due to the Coronavirus and we are unable to pay our employees (on furlough, temporary layoff, etc.) and we are unable to take employee benefit deductions, what impact will it have on their coverage?

We understand this is a challenging time for your business. We're committed to delivering dependable service as you navigate the effect on your own workforce. We also remain committed to ensuring you and your employees are supported during this time, including keeping their valuable coverage. If you anticipate having any issues with being able to remit your premiums due to the circumstances surrounding COVID-19, please email Dedicatedservice@combined.com or call 866-452-1021.