

Introducing Champion Products from Combined Insurance

Innovative. Flexible. Competitive. Affordable.

The costs associated with accidents or illness can have a devastating impact on a family's finances—even when they have medical coverage. They need a Champion.

The Champion products from Combined Insurance Company:

- pay cash directly to the insureds when they need it the most.
- pay in addition to any other insurance they may have.
- are designed to be affordable and conveniently paid using payroll deduction
- are portable, so insureds can keep their coverage even if they change jobs—and the cost will remain the same.

ACCIDENT | CHAMPION*

- Coverage for employees, spouse and children.
- Innovative Sports Package benefit—provides 25% higher benefits, up to \$1,000 per year, if the injury is due to participation in organized sports.
- \$100 First Accident Benefit
- Annual wellness benefit
- Admission and Confinement Benefits for Hospital, ICU and Rehabilitation

CRITICAL ILLNESS | CHAMPION*

- Provides coverage for major illnesses such as heart attack, cancer, and stroke, major organ failure, and paralysis or dismemberment
- * Triple benefit allows the insureds to receive up to three times the face amount for covered conditions
- Annual wellness benefit for each covered person.
- Recurrence Benefit—If we have paid a Critical Illness benefit for Cancer, Heart Attack or Stroke, and there is a recurrence, insureds can receive up to 25% of the Face Amount. The Recurrence Benefit can be paid up to two times.

Benefits that work for you and your clients!

* The benefits are available through this voluntary benefits program are offered on a Guarantee Issue basis during the defined open enrollment period for the employer groups. Guaranteed renewable for all products—the coverage cannot be cancelled as long as the premiums are paid as due.

This document is only a brief description of the products and is intended for use with brokers, consultants or individuals responsible for employee benefit programs. Benefits may vary by state. Exclusions and limitations apply. Refer to the group policy or certificate of insurance for specific details of the coverage.

