

SickPay Plus

Underwritten by Combined Insurance
A Chubb Company

Cash Benefits Resistant to Even the Toughest of Illnesses

Help keep your finances healthy
if you're too ill or injured to work.
Get month benefits paid straight to you.



Up to \$1,500 in Benefits a Month
We'll send cash benefits direct
to your accounts.



Day One Coverage
Benefits start the first day you're too ill or
injured to work and under a doctor's care
for a covered illness or injury.



The Freedom to Choose
Customers can spend their cash
benefits however they like.



Round-the-Clock Protection
Our insurance protection works 365
days a year, 24 hours a day.



We Cover Most Jobs –
Including New Ones SickPay Plus is suited
to most professions. And, we'll still cover
you if you change jobs.



61%
of consumers
are living paycheck
to paycheck*1

25%
of private
industry workers
don't have access
to paid sick leave
benefits*2



**Deductibles on
your Insurance**



**Out-of-Pocket
Medical Costs**



**Monthly payments
like rent, bills and
childcare**



**Everyday expenses
like, childcare,
groceries and
transport**



**And of course, any last minute home remedies,
like cough syrup, soup or herbal teas**



IFDA
Iowa Funeral Directors
Association

COMBINED
A Chubb Company

IMPORTANT NOTICE: THIS IS A SUPPLEMENTAL BENEFIT. IT DOES NOT CONSTITUTE COMPREHENSIVE HEALTH INSURANCE COVERAGE (OFTEN REFERRED TO AS "MAJOR MEDICAL COVERAGE") AND DOES NOT SATISFY A PERSON'S INDIVIDUAL OBLIGATION TO SECURE THE REQUIREMENT OF MINIMUM ESSENTIAL COVERAGE UNDER THE AFFORDABLE CARE ACT (ACA).

* Sickness is optional coverage available for an additional cost, if your customers qualify.

1 U.S. Bureau of Labor Statistics, Paid sick leave: What is available to workers?, 2020.

2 PYMNTS.com, Reality Check: The Paycheck-To-Paycheck Report: The High Earners Edition, 2022.

SickPay Plus is underwritten by Combined Insurance Company of America (Chicago, IL) in all states except New York. In New York, SickPay Plus is underwritten by Combined Insurance Company of New York (Latham, NY). Combined Insurance Company of America is not licensed and does not solicit business in New York. This is a brief description of SickPay Plus. Policies vary by state. See the policy for complete details about features, benefits, exclusions and limitations. May not be available in all states.

Get To Know Our Coverage

We'll walk you through our benefit amounts – plus the conditions we cover.

We Offer a Comprehensive Plan...

Accident and Sickness Protection

Pays you cash if you can't work because of covered illnesses and/or injuries.

...Three Monthly Benefit Options...

\$800
per month

\$1,000
per month

\$1,500
per month

...and Coverage for a Wide Range of Illness & Injuries



Minor Conditions

Like sprains, strains, flu, asthma, sinusitis, bronchitis and pneumonia.



More Serious Conditions

Anything that requires hospitalization, surgery, a Csection or results in a fracture.



Major Illnesses & Injuries

Heart attacks, cancer, strokes, paralyses, hip fractures and more.*

SickPay Plus

www.stratinsureco.com

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*Other covered injuries are blindness, dismemberment, herniated disc, hip or spinal fracture, severe burns. Other covered illnesses are amputation, brain tumor, kidney failure, heart surgery, multiple sclerosis, organ transplant.

Exclusions & Limitations

Benefits will not be paid for:

- Attempted suicide* or intentionally self-inflicted injury
- Accidental bodily injury
- Alcoholism or drug addiction**
- Mental or emotional disorders
- Normal pregnancy or childbirth†
- Cosmetic surgery or other elective procedures that aren't medically necessary††
- Or any other condition excluded by name or specific description in an exclusionary rider

Pre-existing conditions:

- Loss caused by a pre-existing condition is not covered unless such loss begins after 24* months from the effective date
- A pre-existing Condition is a bodily illness or disease††† which was diagnosed or treated by a Physician within the 24** months preceding the Effective Date

* 12 months in RI, WV, NC. ** 12 months in NC. 6 months in NV

Other important information:

Policy effective date is generally 15 days from your customers' application date, but may be delayed due to underwriting acceptance. The Policy Effective Date will be as shown in the schedule of benefits.

* 12 months in RI, WV, NC. ** 12 months in NC. 6 months in NV.

Coverage available in all states excluding Washington and Alaska.

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