

Proposal Terms & Conditions

Effective date of coverage: 12/01/2024

The proposal is valid for 90 days from the proposal date.

This proposal is for W2 actively-at-work members of the association. Retirees are not covered.

If the number of employees increases or decreases by 10% from the time of proposal we have the right to revise our proposal.

If there is going to be significant change at the Employer before or during enrollment but prior to the effective date of the policy we have the right to revise our proposal.

An offer for coverage may only be accepted by written acceptance by a duly authorized officer of the Company or issuance of the applicable group policy.

For New York residents:

Combined Insurance Company of America is not an admitted insurance carrier in New York. Special guidelines apply to the enrollment of New York employees. All enrollment and communication must be conducted by the employer to the employee either in person, by mail, or by email. There can be no contact or communication between the agent/broker and New York employees.

Combined Insurance Company of America is unable to deliver any individual certificates to New York addresses. Individual certificates for employees who reside in New York will be sent to the employer for delivery to New York employees.

Underwriting Considerations

This offer is valid for ninety (90) days from the proposal date
Product benefits and availability are subject to state insurance law and may vary by state
The material in this proposal is intended to be a brief description of the products included.
Policy and/or certificate definitions, exclusions, provisions, and limitations are available upon request.

Critical Illness Champion

Critical Illness (CI) Champion is Combined Insurance's new group hybrid product developed for 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.

Triple Benefit

When someone is diagnosed with a covered condition and makes a claim, we send out a check. It's that simple. Insured's can use the money however they chose. 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.

Recurrence

Once we pay a Critical Illness benefit for Benign Brain Tumor, Cancer, Coma, Heart Attack or Stroke if there is a recurrence, we will pay a Recurrence Benefit as long as the insured was back to work and treatment free for at least 6 months.

Health Screening Benefit

Health and wellness is important to us which is why we offer health screening benefits and covered health screening tests.

The Health Screening Benefit amount included in the Proposed Benefits and Rates section will be paid if a Covered Person undergoes one or more of the following health screening tests or procedures after the 30 day waiting period.

- Blood test for Triglycerides
- Bone Marrow aspiration or biopsy
- CA 15-3 (blood test for breast cancer)
- CA-125 (blood test for ovarian cancer)
- Carotid Doppler
- Chest x-ray
- Colonoscopy
- Echocardiogram
- Fasting blood glucose test
- Fasting plasma glucose (FPG)
- Hemoglobin A1C(HbA1c)
- Flexible sigmoidoscopy
- Hemocult stool analysis
- Mammography
- Pap smear
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine HDL and LDL levels
- Serum protein electrophoresis (blood test for myeloma)
- Skin cancer biopsy
- Stress test on a bicycle or treadmill
- Thermography
- Thin prep pap test
- Two hour post-load plasma glucose
- Virtual colonoscopy

Critical Illness Champion

Featuring

Guaranteed Renewable

Coverage cannot be cancelled as long as premiums are paid as due.

Full Portability

Employees can keep their coverage at the same rate if they change jobs or retire.

Level Premium

Rates do not increase as the employee moves into new age brackets.

HSA Compliant

Critical Illness benefits do not disqualify employees from having a Health Savings Account.

Initial Eligibility

Insured

- Actively employed working at least 17.5 hours per week
- Ages 18 and up
- Service wait period for benefit eligibility: 0 days

Spouse

- Includes legally married spouse, domestic partner and civil union partner
- Ages 18 and up

Children

- Ages 0 through 26
- No student status required

Applicant must have underlying medical coverage to be eligible to apply for Critical Illness for the states below:

- California
- Delaware
- Georgia
- Massachusetts
- New Hampshire
- New York
- Vermont

Critical Illness Champion

Issue Limits & Underwriting:

- Minimum Benefit: \$5,000 Employee (\$2,500 for Spouse)
- Guaranteed Issue Limit: \$30,000 (\$15,000 for Spouse)
- Participation for GI: 15% employee participation
- Enrollment process equivalent to 70% of employees actively engaged in a response is required.
- Post Enrollment Guaranteed Issue: Express Issue questions must be answered and if the GI participation requirement is met then GI will apply; otherwise, applicants will be underwritten.
- Enrollment for GI expected to last up to 30 days. The timing begins on the date the first application is taken. Continued GI for new hires is subject to evaluation of the enrollment results.
- Express Issue Limit: \$0 Employee (\$0 for Spouse)
- Maximum Benefit/SI Limit: \$0 Employee (\$0 for Spouse)
- Spouse coverage is 50% of the employee face amount
- Children coverage is 25% of the employee face amount and must be purchased in increments of \$1,000
- Available in units of: \$5,000
- Waiting Period: 30 Days
- The Critical Illness Benefit can be paid once per covered condition up to the 300%.
- Covered conditions must be 6 months apart.
- Recurrence benefit can be paid up to 100% per covered person.

Schedule of Benefits

COMBINED CRITICAL ILLNESS CHAMPION PLAN DESIGNS

Plan	Gold
Critical Illness Benefits	
Covered Conditions - Pays a percentage of face amount	
Benign Brain Tumor	100%
Cancer (except skin cancer)	100%
Carcinoma In Situ	25%
Coma	100%
Coronary Artery Obstruction	25%
End Stage Renal Failure	100%
Heart Attack	100%
Major Organ Failure	100%
Stroke	100%
Maximum Benefit Amount (x Face Amount)	3X
Continuity of Coverage (Takeover)	Not Included
Pre-Existing Conditions Limitation	6/6
Recurrence Benefit	
Benefits are payable for a subsequent diagnosis of Benign Brain Tumor, Cancer, Coma, Heart Attack or Stroke.	100%
Additional Benefits	
Health Screening Benefit - Payable once per insured per year.	\$50

Gold

Child coverage is included in the employee rates

COMBINED CRITICAL ILLNESS CHAMPION PLAN DESIGNS

Annual Premiums

Face Amounts								
Ee	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Sp			5,000	5,000			5,000	5,000
Ch					2,500	2,500	2,500	2,500
Issue Age	Ee NT	Ee TB	Ee+Sp NT	Ee+Sp TB	Ee+Ch NT	Ee+Ch TB	Ee+Fam NT	Ee+Fam TB
18-25	\$69.60	\$92.80	\$113.20	\$148.10	\$69.60	\$92.80	\$113.20	\$148.10
26-30	\$75.40	\$103.70	\$121.90	\$164.40	\$75.40	\$103.70	\$121.90	\$164.40
31-35	\$93.50	\$136.80	\$149.20	\$214.10	\$93.50	\$136.80	\$149.20	\$214.10
36-40	\$127.30	\$198.30	\$199.90	\$306.30	\$127.30	\$198.30	\$199.90	\$306.30
41-45	\$163.40	\$267.00	\$254.00	\$409.30	\$163.40	\$267.00	\$254.00	\$409.30
46-50	\$228.10	\$390.00	\$350.90	\$593.90	\$228.10	\$390.00	\$350.90	\$593.90
51-55	\$291.60	\$518.30	\$446.30	\$786.30	\$291.60	\$518.30	\$446.30	\$786.30
56-60	\$417.30	\$753.80	\$634.70	\$1,139.60	\$417.30	\$753.80	\$634.70	\$1,139.60
61-65	\$574.20	\$1,054.70	\$870.20	\$1,590.90	\$574.20	\$1,054.70	\$870.20	\$1,590.90
66-69	\$729.20	\$1,360.80	\$1,102.60	\$2,050.10	\$729.20	\$1,360.80	\$1,102.60	\$2,050.10
70+	\$895.50	\$1,693.90	\$1,352.10	\$2,549.70	\$895.50	\$1,693.90	\$1,352.10	\$2,549.70

Rider Add-On

All	Riders are included in the rates listed above: Health Screening Benefit
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