



# Accident Champion



# Sick Pay Plus

Offered to the Members of CCPOA

*Your Guide to the Plans that  
Pay Cash to You*

## You are covered for real-world events:

- Being struck, knocked down, or run over.
- Driving or riding in ANY automobile, bus, taxicab, truck, or any farm machinery!
- We EVEN cover you on a motorcycle, bicycle, in a boat or ANY recreational vehicle.
- Flying or riding in a commercial aircraft.
- At the hands of ANY burglar, robber, or by personal assault.
- We cover you for drowning.
- Fire or smoke inhalation.
- Hunting, fishing, or camping, and most recreational activities.
- In other words, regardless of your trade or profession, we cover you if you are hurt at work home or play.

**AT HOME, AT WORK, AT PLAY.**

**24 HOURS A DAY | 7 DAYS A WEEK | 365 DAYS A YEAR**



# Welcome to Accident Champion & Sick Pay Plus.

*Combined has upgraded its CCPOA programs.  
Our best coverage yet.*

## WHAT DOES COMBINED DO?

Combined Insurance through the Trust pays cash direct to you. On-the-job. Off-the-job. Any time. Any day. **Starting on Day One.**

## WHAT IS COMBINED?

Good question. Combined Insurance is a supplemental policy that helps cover the “money gap” left from any other coverage you may have.

Combined pays cash **DIRECTLY TO YOU** or to whomever you choose, and **PAID IN ADDITION** to benefits provided by any other insurance policy, workers compensation, or social security.

This is money you can use however you see fit. Groceries. Car payment. Mortgage or rent. School. You get the picture. Health insurance may pay the doctor, but it does nothing towards your other bills.

## HOW DOES IT WORK?

Combined has two kinds of coverage, **accident coverage** and an **injury/sickness income** program. Each is separate coverage, but both work in a similar fashion, both designed to pay you cash benefits to help when you are injured or sick.

## IS COMBINED AFFORDABLE?

Coverage for **Accident Champion** comes in two tiers. Basically if you want to save a little money you can by the lower tier coverage for less cost. This means you can have accident coverage starting at less than \$4 a week.

Pricing for the **Sick Pay Plus** coverage varies by age, and includes “good health” discounts that lower your monthly payment.

## WHAT ABOUT GOLD SHIELD?

Combined works *in addition to* Gold Shield, and together that's a strong 1-2 punch.

## WHAT'S NEW IN ACCIDENT CHAMPION?

- Follow-up Visit Coverage
- Rehabilitation Package  
Therapy Visits Covered (Up to 10 visits)
- Sports Package Benefit
- Available for the Family
- Transportation Benefit (Ambulance, Medivac)
- Many additional enhancements
- ***Starting on Day One***

## WHAT'S NEW IN THE SICK PAY PLUS PLAN?

- No Longer Required to Collect Disability Income:
  1. Overnight Stay as Inpatient
  2. Outpatient Surgery
  3. Fracture
- 0 day Elimination Period
- 6 month Benefit Period
- Available for Spouse
- Pays if a doctor certifies you are unable to work, due to any injury or illness.

## WHAT IF I HAVE COMBINED NOW?

No problem. Your coverage will continue as it always has. If you decide to upgrade to the new plans you can move up anytime.

### Questions About Combined?

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# ACCIDENT CHAMPION

Level 1	Procedure	Level 2
<b>Hospital/Facility Admission</b>		
\$1,000	Standard	\$1,500
\$2,000	ICU	\$3,000
\$1,000	Rehabilitation	\$1,500
<b>Hospital/Facility Confinement</b>		
\$150, up to 365 days	Standard	\$300, up to 365 days
\$300, up to 30 days	ICU	\$600, up to 30 days
\$90, up to 30 days	Rehabilitation	\$180, up to 30 days

\$100, up to 7 days	<b>Recovery Benefit</b>	\$200, up to 7 days
\$100	<b>Emergency Room\</b>	\$150
\$100	<b>Initial Dr Visit</b>	\$150
\$100	<b>Urgent Care</b>	\$150
\$25, up to 3 days	<b>Follow-up Treatment</b>	\$50, up to 3 days

<b>Diagnostic Benefits</b>		
\$30	X-Ray	\$30
\$150	Major Diagnostic Exam (CT, MRI, etc.)	\$150
<b>Treatment Specific Benefits</b>		
\$2,000	Air Ambulance	\$2,000
\$200	Ambulance (std)	\$200
\$100	Appliance	\$100
\$300	Blood, Plasma, Platelets	\$300
Up to \$10,000	Burns	Up to \$10,000
\$10,000	Coma	\$10,000
\$100	Concussion	\$100
\$1,000	Dislocations up to	\$1,000
Up to \$300	Emergency Dental	Up to \$300
\$250	Eye Injury	\$250
\$1,000	Fractures up to	\$1,000
\$500	Herniated Disc	\$500
\$500	Knee Cartilage Torn	\$500
\$20 - \$300	Lacerations	\$20 - \$300
\$125	Lodging per night	\$125
\$14,000	Loss of hands, feet, sight	\$14,000

## ACCIDENT CHAMPION

Level 1	Procedure	Level 2
\$1,500	Loss of fingers or toes	\$1,500
\$2,500	Organ Loss	\$2,500
\$25, up to 10 visits	Physical Therapy	\$50, up to 10 visits
\$1,000	Prosthetic	\$1,000
Up to \$1000 per person/per year	Sports Package	Up to \$1000 per person/per year
\$1,500	Surgery-Abdominal or Thoracic	\$1,500
\$500	Tendon, Ligament, Rotator Cuff	\$500
\$500	Transportation	\$500
Accidental Death		
\$25,000	Employee	\$50,000
100%	Spouse as % of EE	100%
20%	Child as % of EE	20%
2x	Common Carrier	2x

<b>Renewability</b>	<b>Guaranteed Renewable</b>
<b>Portability</b>	<b>Fully Portable</b>
<b>Coverage</b>	<b>24 Hour</b>

Monthly Rates		
\$14.13	Employee	\$21.50
\$26.13	Employee & Spouse	\$39.74
\$28.50	Employee & Children	\$41.85
\$40.50	Family	\$60.09

**Accident Champion pays cash  
directly to you.**

**Starting On Day ONE.**

## SICK PAY PLUS

**Monthly Benefit: \$500**

	DISCOUNT RATE CLASS		
Issue Age	2	1	0
18-39	39.00	42.00	46.00
40-49	43.00	49.00	54.00
50-59	54.00	63.00	71.00
60-64	75.00	88.00	101.00

**Monthly Benefit: \$800**

	DISCOUNT RATE CLASS		
Issue Age	2	1	0
18-39	62.40	67.20	73.60
40-49	68.80	78.40	86.40
50-59	86.40	100.80	113.60
60-64	120.00	140.80	161.60

**Monthly Benefit: \$1,000**

	DISCOUNT RATE CLASS		
Issue Age	2	1	0
18-39	78.00	84.00	92.00
40-49	86.00	98.00	108.00
50-59	108.00	126.00	142.00
60-64	150.00	176.00	202.00

**Monthly Benefit: \$1,200**

	DISCOUNT RATE CLASS		
Issue Age	2	1	0
18-39	93.60	100.80	110.40
40-49	103.20	117.60	129.60
50-59	129.60	151.20	170.40
60-64	180.00	211.20	242.40

## SICK PAY PLUS

**Monthly Benefit: \$1,500**

	DISCOUNT RATE CLASS		
Issue Age	2	1	0
18-39	117.00	126.00	138.00
40-49	129.00	147.00	162.00
50-59	162.00	189.00	213.00
60-64	225.00	264.00	303.00

## SICK PAY PLUS

### COMPREHENSIVE DISABILITY BENEFITS

- Covered Causes: . . . . . All causes
- Elimination Period: . . . . . 0 days
- Benefit Period: . . . . . Up to 6 months for all conditions
- Exclusions: . . . . . Suicide, pregnancy, childbirth,  
cosmetic surgery, 24 month pre-ex
- Integration: . . . . . Pays in addition to all other benefits
- Issue ages: . . . . . 18-64
- Term: . . . . . Level premiums to age 72
- Renewability: . . . . . Non-cancelable & guaranteed renewable
- Underwriting: . . . . . Some health questions do apply.  
*Ask your Combined rep for details.*
- Family coverage: . . . . . Available for spouses

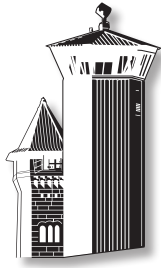
### RATE CLASS VARIES BY TOBACCO USAGE AND BMI

- 2 = Best: Non-smoker and BMI within range
- 1 = Standard: Non-smoker or BMI within range
- 0 = Neither

**We've Got You Covered.**

**1-800-In-Unit-6**

**1-800-468-6486**



**CCPOA  
Benefit Trust Fund**

2515 Venture Oaks Way, Suite 200  
Sacramento, CA 95833-4235

**[www.ccpoabtf.org](http://www.ccpoabtf.org)**

Combined Insurance is an official partner of the CCPOA Benefit Trust Fund.  
Their benefit representatives visit Institutions across the state on our behalf.



**For questions about your individual policy, please call: 1-866-445-8865**

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The ACE Group of Companies