

The *U-Select* program from Combined Insurance is designed to provide you with the opportunity to address specific needs you may have in your personal benefit planning. It's important that you and your loved ones have financial resources available in the event of an unplanned or life-changing occurrence. All of the insurance products available through the *U-Select* program are portable. This means you can keep the coverage even if you have a job change. These insurance policies are competitively priced.



U-Select[®]

A supplemental
benefits program



LET'S MAKE THIS EASY.

Why supplemental benefits?

- No single benefit plan provided by an employer can meet the needs of every employee.
- High quality insurance benefits are an excellent way to cost-effectively provide financial protection for you and your family.
- Benefits are typically paid directly to you or your family to use in whatever manner you need, such as to help pay for normal expenses such as groceries, transportation or utilities.
- The convenience of using payroll deduction as an automated way for you to budget for your needs.
- An easy way to obtain affordable, appropriate insurance products right at your place of employment.
- You decide whether to participate — based on your needs or circumstance.

The Process (The *U-Select*[®] Program)

- A brief “needs analysis” using the *One Minute Benefit Planner*[®] helps you determine what types of coverage you and your family may need.
- One-on-one consultation with a licensed insurance benefits specialist.
- Communication of your current employer-provided benefits and an explanation of their full value.
- Customized benefit options based on your needs and priorities.
- Affordable benefits selections at less than the equivalent of one hour’s pay per week.

The Service

- An annual review of your benefits and needs.
- A customer service representative is assigned to your company or organization.
- Products and benefits that can be customized to your particular needs.

Who is Combined Insurance?

- Combined Insurance provides supplemental insurance products to individuals directly or through their workplace.
- Combined Insurance Company of America was founded in 1922 and now operates worldwide.
- Combined Insurance is rated A (Excellent) for its financial strength by A.M. Best, an independent ratings agency.

The *U-Select* Products*

- **Universal Life Protector:** Provides growing cash reserves for you as well as death benefits. Spouse and children’s coverages are available.
- **Term Life Protector:** Provides funds to help your family pay debts in the event of your death. Spouse and children’s coverages are available.
- **Income Protector:** Provides a monthly income if you become ill or are injured and are unable to work.
- **Accident Protector:†** Provides a daily cash benefit directly to you when you are confined in a hospital, treated in an emergency room or have outpatient surgery due to a covered accident. Plus optional sickness coverage as well as spouse and family coverages are available.
- **Accident & Sickness Protector:†** Provides you with additional money to help offset deductibles and co-pays should you be hospitalized. Spouse and children’s coverages are available.
- **Catastrophic Accident Protector:** Provides additional money to you or your family if an accidental death or a bodily dismemberment occurs.
- **Critical Care Protector:** Provides additional money if you become ill with a covered critical condition such as cancer (except skin cancer), heart attack, stroke, kidney failure, brain tumor, Multiple Sclerosis, blindness and other specified conditions.
- **Personal Accident Protector:†** Provides additional money if a covered accident and a resulting disability disrupts your life. Family coverage is available.†
- **Cancer Care Protector:** Provides you with cash benefits that can be used toward treatment, transportation and other related expenses associated with a cancer diagnosis. Spouse and children’s coverages are available.

Eligibility**

All employees who work 30 hours or more per week are eligible to apply for the above benefits once they have worked here for a minimum of six consecutive months.† Final eligibility is determined by the specific product underwriting guidelines.

* Product availability, coverage amounts, benefit levels and options may vary. Also, all products have exclusions, limitations, reductions and/or terms under which the selected product may continue in force. For costs and complete details of the coverage, please consult with a Combined Insurance representative.

† Employees who work 20 hours or more per week and have worked here for a minimum of six consecutive months are eligible to apply for the Accident Protector Plus, Accident & Sickness Protector and Personal Accident Protector insurance plans.

** Employment eligibility requirements may vary. See a representative from Human Resources or the Benefits Department for any differences.