



Go live life . . .

## Disability Insurance

Underwritten by Combined Insurance Company of America, a Chubb company

# You insure your car, your house, even your life. But what about your income?

Disabling accidents and illnesses happen. When you are unable to work, you can expect to stop receiving your paycheck. And if you have little or no savings available, that loss of income can very quickly begin to affect your family's finances. The Family Security Plan® Disability Insurance helps provide you with a financial safety net as you recover.

## How does **Disability Insurance** work?

When you become unable to work due to illness or injury, Disability Insurance provides benefits that replace part of your lost income. With affordable Disability Insurance, you will get tax free income, paid directly to you monthly, allowing you to *go live life* with some peace of mind.<sup>1</sup>



### Think About It...

**61 million Americans** have a disability that impacts major life activities.

~ CDC's Morbidity and Mortality Weekly Report, August, 2018

## Plan today for tomorrow with these **Disability Insurance** benefits:

- **Elimination Period** When you sign up, you can choose a period of either 14 or 30 days of disability before you receive benefits. Once your Elimination Period is over and your claim has been approved, benefits begin.
- **Maximum Benefit Period** You choose either 12 or 24 months in which benefit payments may be sent directly to you. This Period begins upon completion of your Elimination Period.
- **Monthly Benefit Amount** The monthly benefit amount is up to 40% of your monthly gross income (maximum of \$5,000 per month).
- **Accidental Death Benefit** Additional benefit of \$1,000 is available to your beneficiary due to an accidental death.



# The Family Security Plan® Disability Insurance Features

- **Immediate Coverage** Your coverage becomes effective as soon as your eligibility requirements are met, you have authorized payment and your application is signed.
- **Monthly Payment Benefits** Monthly benefits are payable if you are disabled and unable to perform all the substantial and material duties of your job.<sup>2</sup>
- **Additional Coverage** Your coverage includes benefits payable for sickness and accidents that are not covered by Worker's Compensation.
- **Convenient Premium Payments** There are no bills to watch for or checks to mail. Premiums are conveniently paid automatically from the financial institution of your choice.
- **Pregnancy Complications** Disability caused by complications of pregnancy are covered the same as any other illness. A complicated pregnancy could include non-elective cesarean section or other conditions requiring a hospital stay. Please refer to your policy for specific details.
- **Guaranteed Renewable** Your coverage can be renewed until the age of 72.
- **Full Portability** You can keep your coverage even if you change jobs or retire.
- **Waiver of Premium** If you are still disabled 14 days after your elimination period has been satisfied, no premiums are due for the remainder of the benefit period, or until you are no longer disabled, whichever is sooner.

## Think About It...

**1 in 4** of today's 20-year-olds will become disabled before they reach retirement.

~ The Facts About Social Security's Disability Program, January 2019



<sup>1</sup> Under current tax laws when entire premium is paid by the insured. Please consult your tax advisor.

<sup>2</sup> In Louisiana, benefits are payable for your disability if you are unable to be employed at any occupation for which you are qualified.



## CONTACT SUMMARY

Date \_\_\_\_\_

Name \_\_\_\_\_

Representative Name \_\_\_\_\_

Contact Number \_\_\_\_\_

## WHAT YOU CAN EXPECT

**Disability Insurance** provides a way to help protect you and your family's future if you were no longer able to work. It's tomorrow's protection today.

**Once you have purchased your policy, here is what you can expect:**

- Following your purchase, expect an email receipt from [cust-service@familysecurityplan.com](mailto:cust-service@familysecurityplan.com) within 24-48 hours outlining your purchase.
- Within 2-4 weeks, your policy will be mailed to you at the address provided at time of application.
- As a valued member of The Family Security Plan® community, you will have access to your account on our FSP Portal. Your policy number will enable you to register online.
- The Family Security Plan® will email you monthly with important information specifically for you. Look for emails from [@familysecurityplan.com](mailto:@familysecurityplan.com) to ensure you get this information.

**Thank you for protecting your future today.**

## Eligibility, Exclusions and Limitations

### Eligibility

- You must work at least 30 hours a week
- Issue ages: 18–63 years
- Simplified application process

### Exclusions and Limitations

This Policy will NOT pay for Total Disability resulting from:

1. Normal pregnancy or childbirth;
2. Intentionally self-inflicted injury;
3. Cosmetic surgery, except for reconstructive surgery needed as the result of an injury;\*
4. Mental illness without demonstrable organic cause; or
5. Total Disability resulting from an injury or sickness for which benefits are received under any state or federal workers' compensation or occupational disease law.

### Pre-Existing Conditions

A pre-existing condition is a condition for which a covered person received medical advice or treatment within 12 months immediately prior to the Policy Effective Date.

No benefits will be payable under this policy for the first 12 months from the effective date if you become totally disabled because of a pre-existing condition. At the end of such 12-month period, Combined Insurance will pay Total Disability benefits described under this policy.

\* In Pennsylvania except for reconstructive surgery as the result of an injury or sickness; In Virginia, cosmetic surgery or other elective procedures; cosmetic surgery does not include reconstructive surgery when it is incidental to or follows surgery resulting from trauma, infection or other diseases of the involved part provided such are caused by a covered accident or sickness.

**Disability Insurance Underwritten by:**

**CHUBB®**

Combined Insurance Company of America, Chicago, IL  
A Chubb Company

**Administered by:**

**FSP | The Family Security Plan®**

P.O. Box 1500, Orange, CT 06477

[www.FamilySecurityPlan.com](http://www.FamilySecurityPlan.com)

PFP is a Life and Accident/Health insurance agent.

Schmitt-Sussman Enterprises, Inc. dba PFP, NPN #953614

**To access your policy information online, visit:**  
[www.myfspportal.com](http://www.myfspportal.com)

This document is a brief description of Policy No. 19485 or applicable state version. Refer to the policy for complete details of the benefits, exclusions and limitations which may vary by state. Disability Insurance is a supplement to health insurance and is not a substitute for basic hospital, basic medical or major medical insurance.

Tracking Number: PFP-DI-0921



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The Family Security Plan®**