

# Manage Your Account **The Easy Way**

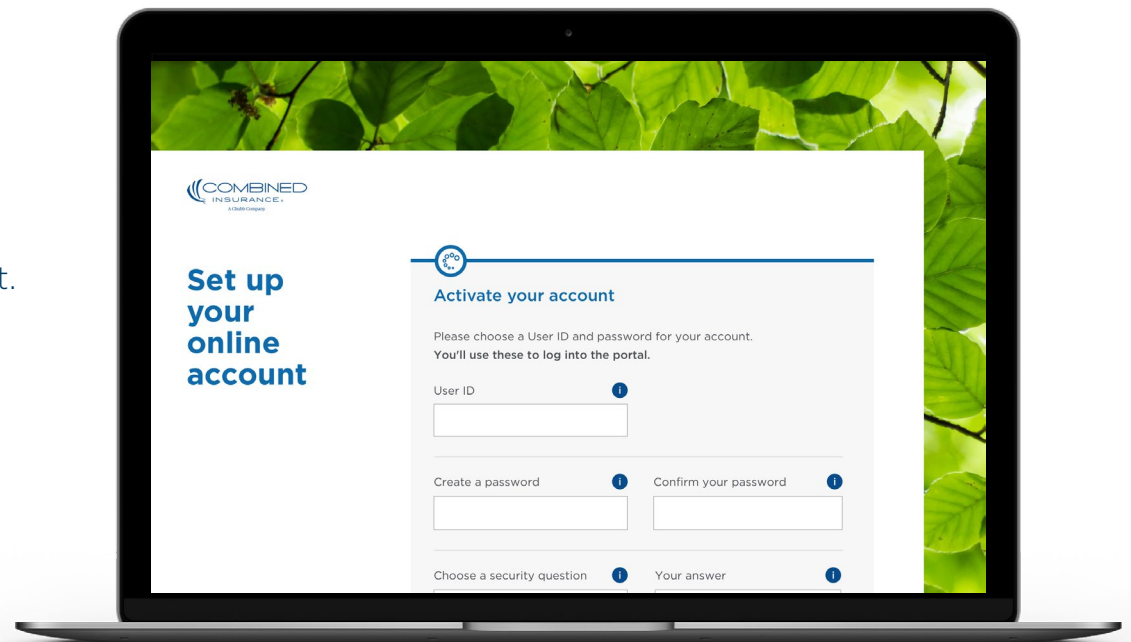
Take control with our Self-Service Portal,  
packed full of useful features for easy  
account management.

Keep going to see just how easy it is 



# How To Activate Your Account Quickly

- 1** Visit [my.combinedinsurance.com](https://my.combinedinsurance.com)  
(This is also where you'll log on.)
- 2** Confirm a few details  
Set up a new account, or skip this step if you have an existing account.
- 3** Set your security details  
Never share these — even with us.
- 4** Double-check your information  
Then activate your account.



Once You're Inside, Be Sure To Explore



# More To See, More To Do

## File and Track Claims

The quickest way to file a claim is through the portal. Plus, opt into electronic payments while filing your claim and you could get paid faster than waiting for a check to arrive.



## View Your Policy

Find all the details of your coverage and review your benefits 24/7.

## Download Your Documents

Get copies of your policy documents in just a few clicks.



## Make Secure Payments

See your current premiums and make payments using a credit card or checking account. Plus, view your payment history whenever you like.

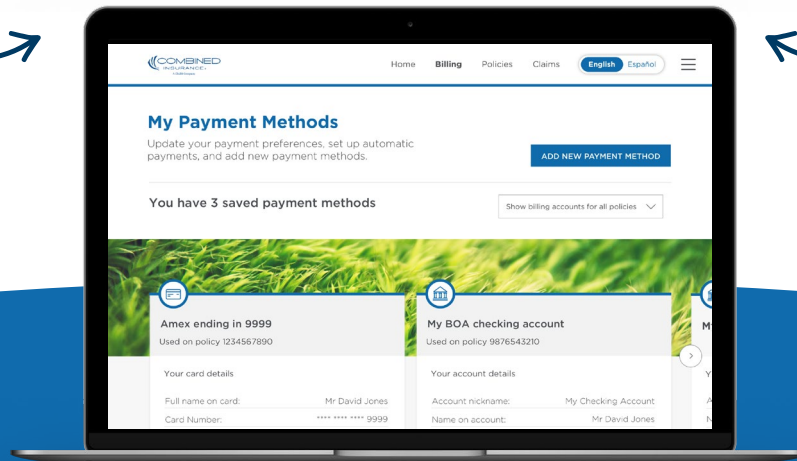
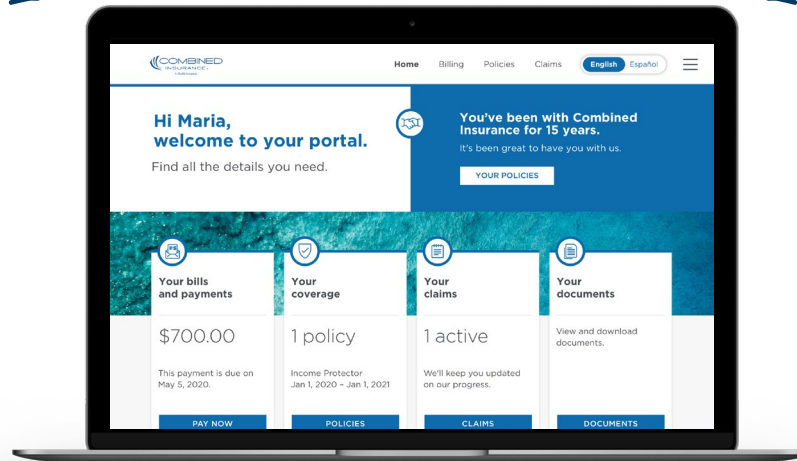


## Update Your Details

Need to make a change? You can update most of your personal information online.

## Keep Your Account Secure

Change your security details in minutes.



# Claim FAQs



## How Do I Make a Claim?

### Online (the Fastest Method)

Visit [my.combinedinsurance.com](http://my.combinedinsurance.com) and register or log on.

### Paper

Download the forms from [combinedinsurance.com](http://combinedinsurance.com) then fill them in and return to:

Combined Insurance,  
Claim Department  
P.O. Box 6700, Scranton,  
PA 18505-0700

### Fax

312-351-6930

## What Will I Be Asked?

We'll ask for basic information like your name, address, contact number and policy number.

You then just need to briefly let us know what's happened, and tell us which policy you're claiming under. We might ask to see supporting documents or further evidence.

If you can't answer all the questions we ask, just send what you do have. Please be aware that if we're waiting for an important piece of information, this could delay your claim payment.

## When Will My Claim Be Paid?

If you file a claim online and opt into electronic payments, and if your claim is payable, you could receive your claim payment faster than waiting for a check to arrive.

## What Happens if My Claim Is Denied?

We'll always send a response, in writing, explaining exactly why this happened.

We understand it's never what our customers want to hear, and we are here to answer any other questions you might have, following a denied claim.

## Find More Answers Online

Read more FAQs by logging into the Self-Service Portal at [my.combinedinsurance.com](http://my.combinedinsurance.com)

# Coverage FAQs



## How Do I Know What's Covered?

Review all your policies and coverage at [my.combinedinsurance.com](https://my.combinedinsurance.com) — simply register or log into the Self-Service Portal.

If you're still unsure, you can speak to us in English or Spanish on **1-800-544-9382** (or 888-441-7936 if you're in New York).

Please have your policy or certificate number to hand when you call.

## What Happens if I Change Jobs?

Depending on your plan, even if you're receiving benefits through your employer, it may be "portable."

This means you'd be able to take your coverage with you. You'd need to make your payments directly to us, if you switch jobs.

Please call **1-800-544-9382** if you have any questions or want to see if your plan is portable.

## Can I Change My Coverage?

Please call **1-800-544-9382** to discuss the change directly with us.

We'll be able to help you make the change or provide the necessary forms, and answer any questions you might have.

You can also take care of certain coverage changes yourself in the Self-Service Portal.

## Do I Need to Pay if I'm Receiving Disability Benefits?

It depends whether your plan includes a Waiver of Premium.

If it does, then you don't need to pay premiums due after 14 days of covered total disability.

Please be aware that benefits won't be paid until your elimination period expires. You can find this on your policy or certificate.

## Find More Answers Online

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