



We are pleased to offer this enhanced benefit package.



Enhanced benefit package as part of the Attentive Preventative Care Management Program

Combined Insurance provides your employees with affordable and valuable personal and family protection.

Supplemental benefits:



Can help fill in gaps in traditional health insurance plans



Protect your employees and their families from financial strain



As an additional low-cost benefit, you can earn Tuition Rewards Points with the College Tuition Benefit®

Combined Insurance products include supplemental coverage in these major categories:



ACCIDENT



CRITICAL ILLNESS
+ CANCER



DISABILITY



LIFE

Contact us for additional information
on **Combined Insurance** and how it works
with Attentive Preventative Care.

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The College Tuition Benefit[®] is helping families reach their goals of saving for college and retirement.



TUITION REWARDS[®] - A GUARANTEED TUITION DISCOUNT

Combined Insurance Tuition Rewards Program

Did you know 78% of families with children report their number one financial concern is the cost of their children's education?

Much like a frequent flyer program, you earn Tuition Rewards[®] Points that can be redeemed for tuition discounts at more than 440 participating private colleges and universities

Here's How it Works

- Registered employees earn Tuition Rewards Points annually
- 1 Tuition Reward Point equals \$1 in tuition reduction
- Employees can give Tuition Rewards to their children, grandchildren, nieces, nephews, stepchildren and godchildren
- Combined Insurance offers The College Tuition Benefit at no additional cost to employees

Participants earn 2,000 Tuition Rewards Points annually OR 5% of the retirement account balance—whichever amount is greater!

In the example to the right, the participant receives a 1,000 point registration bonus, and registers a 12 year-old child.

As your retirement account grows so do your Tuition Rewards!

Age	Retirement Plan Account Balance	2,000 Tuition Rewards or 5% Retirement Balance	Tuition Rewards Balance Balance does not accrue interest
Registration Tuition Reward			1,000
12	\$35,000	2,000	3,000
13	\$39,450	2,000	5,000
14	\$44,212	2,221	7,221
15	\$49,307	2,465	9,686
16	\$54,758	2,738	12,424
17	\$60,591	3,030	15,454

Assumes \$2,000 annual retirement contributions and hypothetical 7% investment returns

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