



BENEFITS EXPRESS

BUNDLED GI

A faster way to offer supplemental benefits



Combined is excited to launch Benefits Express Bundled Guaranteed Issue, our new standard underwriting offer for organizations with 3-250 employees. Benefits Express offers bundled coverage options **with guaranteed issue**.

Choose at least two products

- Group Accident
- Group Critical Illness
- Group Disability**
- Individual Hospital Champion
- Universal Life

Embrace the need for speed

Reduce the wait between submission and employee enrollment with automated underwriting approvals for companies with 3-250 employees. Same-day enrollment is available.*
Three tiers are available based on employer size.

Bundle your offer

By choosing at least two of the listed products, employers are able to create plans that speak to their team's unique needs with no direct costs unless they decide to contribute.
The larger the employer group size, the stronger the package.

Keep it simple

We've made it simple, with pre-approved products, rates and plans.
Plus, we've automated the process and eliminated the need for medical underwriting.

Two product minimum. Not all products available in all states. A minimum level of employee participation is required.

Grow business quickly, without the obstacles



For more information contact your local Combined representative:

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*Must be a new case. Agent and/or Enroller must have an active Agent or Broker code. Not available in NY.

** Employees receive the full Disability benefit regardless of other coverage and/or state plans.

Products are underwritten by Combined Insurance Company of America (Chicago, IL). Policy exclusions and limitations apply. See policies for complete details. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com.