

Frequently Asked Questions (FAQs)

GENERAL INFORMATION

What type of information can I view on the Self Service Portal?

You can access your policy and claim information and make payments. You can also make changes to your personal information.

BILLING INFORMATION

What is the Frequency of Payment?

The Frequency of Payment is how often you make a premium payment.

What is the Payment Type?

The Payment Type is the method of how you are making your payments.

What is the Premium Amount?

The Premium Amount is the amount you are paying for a specific policy.

Where can I view my Payment History?

You can view your Payment History by clicking on the “Billing” link and clicking on “View Activity” to the right of the policy(ies) in your list. The Payment History will be displayed as a list. You can click “Hide Activity” to collapse the list.

What does the Date of Payment mean?

The Date of Payment is the last date the policy payment was processed.

What is the Payment Amount?

The Payment Amount is the amount of premium you paid for the policy.

What is the Account Number?

The Account Number will only show if you are paying your policy(ies) by Automatic Premium Collection or Recurring Monthly Credit Card. Depending on how you are paying the policy, it could be your bank account number or your credit card number. The Self Service Portal will only display the last four numbers of the account for your privacy.

What is the Routing Number?

The Routing Number will only show if you are paying your policy(ies) by Automatic Premium Collection. The Routing Number is the first nine digits on the bottom of your check (cheque). The Self Service Portal will only display the last four numbers of the routing number for your privacy.

What is the Expiration Date?

If you are paying your policy through Recurring Monthly Credit Card, this will show the expiration date of your credit card.

When is my next renewal due?

You will find your next renewal under the “Billing” link. It will be displayed in your list of policies as “Premium Due Date”.

Can I view how my policy is being paid?

Click on the “Policies” link to view all the key details about your policies, coverage and billing.

What is the Preferred Billing Date?

If you are paying your policy by Automatic Premium Collection, you can choose a Preferred Billing Date between the dates of the 1st - 28th of the month. This is the date your policy will bill.

How do I make a One Time Payment?

Click on the “Billing” link then click on the “Make A Payment” button. From here you can make a One Time Check (US Only) or One Time Credit Card payment.

What type of credit cards do you accept?

We accept Visa and Mastercard only.

What information do I need to make a One Time Check Payment?

(This option is not available in Canada.)

You will need to enter your bank Routing and Account Numbers. You will also need the name of the bank, and the bank's full address.

How can I place my policy on Automatic Premium Collection?

(This option is not available in Canada.)

When you make a One Time Check Payment, you will have the option to make monthly payments through Automatic Premium Collection for the next renewal. (This payment method allows you to have your payments deducted on a monthly basis through your checking account.) You may also choose a Preferred Billing Date for renewal.

When is my next due date?

You can find your next due date by clicking on the “Billing” link. Your policy(ies) will be listed and you can view the Premium Due Date for each policy in your list.

When was my last payment made?

You can find your last payment by clicking on the “Billing” link. Your policy(ies) will be listed and you can click “View Activity” to view the payment history of the policy.

CLAIM INFORMATION

How do I file a claim?

Click the “Claims” link to file a claim online from your Combined Insurance Online Claims Dashboard.

Was my claim received?

Click “Review an Existing Claim” in the Combined Insurance Online Claims Dashboard to view the status of your claim submission.

What is my claim status?

Click “Review an Existing Claim” in the Combined Insurance Online Claims Dashboard to view the status of your claim.

How can I get a claim form?

Choose “Combined Insurance Home” from the upper right corner drop-down menu then click “File A Claim” to find additional resources to help you file your claim.

How can I get instructions for filing a claim?

Choose “Combined Insurance Home” from the upper right corner drop-down menu then click “File A Claim” to find additional resources to help you file your claim.

What is the Claim Number?

The claim number is the number that is assigned to your specific claim.

What is the Claim Status?

The claim status is to show you what stage your claim is in.

What is the Reason for Claim Status?

The reason for the claim status is to show you when your claim is at a certain stage, the reason why it's at that stage.

What is the Paid Amount?

The paid amount is the total amount of any benefits paid on a specific claim.

What is the Date of Loss?

The date of loss is the specific date your injury or sickness occurred.

What is the Payment Date?

The payment date is the date your benefit check (cheque) was printed.

What is the Policy Section?

The policy section is the specific section of your policy that benefits are payable.

What is the Payable Benefit?

The payable benefit is the number of days that were paid for a specific benefit.

What is the Benefits section?

The benefits section corresponds with the policy section. i.e. - Benefits were paid under section B of the policy which represents Recovery After Outpatient Surgery.

What is the Explanation?

The explanation would reflect any explanation of benefits that were or were not paid to the insured, along with a reason why.

POLICY INFORMATION

How do I view my policy information?

Click on the Policies link to view your policy information.

What is my Policy Number?

This is the number that was assigned to your specific policy when it was issued.

What is the Policy Description?

The Policy Description is the name of the specific policy assigned to your policy number.

What is the Policy Status?

The Policy Status is the current status of your coverage.

What is the Current Due Date?

The Current Due Date is the date your policy is due.

What does it mean if the Current Due Date is a past date?

If the Current Due Date is a past date, you will need to check the Policy Status.

What is the Effective Date?

The Issue Date is the date the policy went in force.

What does Coverage Period mean?

The coverage period is the original date your policy was issued and the date your premium is paid to. This section does not show lapses in coverage and/or reinstatements.

Can I access a copy of my policy?

You may download, print or view a sample of your policy by clicking on the "Documents" tab and clicking on the specific policy from the list. It is important to note that this is a sample of the policy; it is NOT a copy of the actual policy. For a copy of your policy, please call:

All US except New York Residents/Policyholders: 1 800-225-4500

New York Residents/Policyholders: 1 800-951-6206

Worksite Customers: 1 800-544-938

What does Automatic Premium Loan Provision mean?

The Automatic Premium Loan Provision is an automatic loan that is made against the Cash Value of the Life insurance policy to keep the coverage in force. The premium amount is deducted from the Cash Value when a premium payment is not received when due or within the policy's grace period.

What does the Face Value mean on my life insurance policy?

The Face Value is the amount of insurance that would be paid out upon the insured's death, minus any indebtedness.

What does the Cash Value of Life Insurance Policy mean on my life insurance policy?

The amount of money the owner receives upon cancellation (Cash Surrender) of the policy.

What does Extended Term Insurance mean?

The Cash Value, (minus any loans and interest) used as a single premium to provide Extended Term Insurance. The amount of Term Insurance is based on a table shown in the policy. (Refer to the policy for amounts).

What does the Loan Value mean on my Life Insurance policy?

The policy owner's option to 'borrow' against the cash value of the policy. The amount available is the Net Cash Value, minus a slight interest charge. The loan accumulates interest at the rate specified in the policy. (Refer to the policy for rate amounts.)

What does the Outstanding Loans mean on my Life Insurance policy?

The Outstanding Loans are any loans that were paid out to the owner of the life insurance policy and have not been repaid.

What is the status of my policy?

You can find the status of your policy by clicking on the Policies link.

SELF SERVICE SECURITY

How do I change my login E-mail address and Password?

After you have logged in, click "Change Email" to change the email address you use to login to the Self-Service Portal.

To change your password, choose "My Details" from the upper right corner drop-down menu. You can edit your password and other account information here.

What if I have forgotten my password?

If you forgot your password, you can reset it by clicking on the “Forgot Password” link on the Self Service Portal login screen.

What if I forgot my E-mail address (Username)?

If you forgot your E-mail address (Username), you can click on the “Forgot E-Mail” link on the Self Service Portal login screen.

SELF SERVICE TECHNICAL INFORMATION

What if I have technical difficulties accessing the Self Service website?

One of our customer service specialists will assist you:

If you are in NY, call us at 800-951-6206, Monday through Friday between 8:30 EST to 6:00 pm EST, the remainder of the US can contact us at 1-800-225-4500 during our business hours from 7:30 a.m. - 6:00 p.m. CST, Monday through Friday.

If you are in Canada, you can contact us at 1-888-234-4466. Our business hours are 8:00 a.m. - 7:00 p.m. EST, Monday through Friday.

If you are a US Worksite Customer, you can contact us at 1-800-544-9382. Our business hours are 7:30 a.m. - 6:00 p.m. CST, Monday through Friday.

PERSONAL INFORMATION

How do I change my address?

After you have logged in, choose “My Details” from the upper right corner drop-down menu. You can edit your account information here.

How do I change my (correspondence) E-mail address?

After you have logged in, choose “My Details” from the upper right corner drop-down menu. You can edit your account information here.

Why are there two options to change my E-mail address?

The E-mail address in “Security Details” is the e-mail address you set up and use to log into your Self Service Portal account. The E-mail address in “Contact Details” is the e-mail address you set up for Combined Insurance to send any correspondence to you via email. (These E-mail addresses may be one in the same if you only have one E-mail address.)

Am I able to change my last name?

After you have logged in, choose “My Details” from the upper right corner drop-down menu. You can edit your account information here.