



# Individual Income Replacement Insurance

## Causing work loss due to unforeseen injury

- You can enroll between the ages of 18 to 69
- 24 hour coverage
- Payable from 1<sup>st</sup> day of accident
- Repetitive strain injuries such as carpal tunnel are covered
- Includes \$10,000 Accidental Medical Expense Reimbursement
- Coverage to age 75 as long as you enroll prior to age 70
- Partial/return to work assistance
- Include income from all sources
- 3 year regular occupation then 80% of prior earnings threshold
- Benefit payments cease at age 70, minimum 2 year benefit regardless

Monthly Income Replacement Amount	Monthly Premium
\$1,000	\$ 31.50
\$2,000	\$ 63.00
\$3,000	\$ 94.50
\$4,000	\$126.00
\$5,000	\$157.50

## What makes this benefit so special?

- no medical questions, you are automatically approved.
- ALL of your income is covered, from whatever employer.
- if your current disability coverage has a maximum lower than your current needs, you can purchase this insurance to provide additional coverage.
- coverage remains in force as long as you pay the premiums, which are collected by monthly pre-authorized withdrawals.

**Want to know more?** Contact us at [Brockenroll@canben.com](mailto:Brockenroll@canben.com) or call us at 416-488-7755 ext. 256, and ask about Income Replacement for CUPE 4207 Members.

Income Replacement Insurance is insured by The Co-operators. This benefit is unique and not standardly offered by other insurers. This product is not subsidized by the Collective Agreement nor administered by the Trust.