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 1st 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

<table>
<thead>
<tr>
<th>Monthly Income Replacement Amount</th>
<th>Monthly Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000</td>
<td>$31.50</td>
</tr>
<tr>
<td>$2,000</td>
<td>$63.00</td>
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<tr>
<td>$3,000</td>
<td>$94.50</td>
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<tr>
<td>$4,000</td>
<td>$126.00</td>
</tr>
<tr>
<td>$5,000</td>
<td>$157.50</td>
</tr>
</tbody>
</table>

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 enrol@canben.com or call us at 416-488-7755 ext. 256, and ask about Income Replacement for CUPE 4600-2 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.