

Group Disability Income Protection | Underwritten by CAIC

Disability Income Protection

replaces your income in the event of a non-occupational accident or illness that causes you to miss work. Benefits start after 14 days out of work and continues up to 1 year. Coverage is for 50% of your income up to \$3,000/month. The first \$1500 of monthly benefit is guaranteed issue.



Guaranteed Income During Illness . . .

- **Non-Occupational Coverage** Covers disability due to off-the-job injuries and sickness.
- **Total Disability** Pays the monthly benefit when a covered member is totally disabled and unable to work.
- **Elimination Period** Accident: 14 days or Sickness: 14 days
- **Benefit Duration** Maximum monthly benefit period: 12 months
- **Guaranteed Issue Amount** \$1500 per month
- **Minimum and Maximum Benefit** \$300 to \$3,000 (up to 50% of monthly income)

For a benefit of \$18,000 year or \$1500/monthly see the sample premiums. More or less coverage available—call or go online for more details!

AGE	PREMIUMS	
	Monthly	Weekly
18–49	\$50.40	\$11.63
50–59	\$66.60	\$15.37
60–69	\$99.00	\$22.85