



Agricultural Producers Association of Saskatchewan

MEMBER BENEFITS PROGRAM

Disability / Loss of Income Insurance

The Edge Loss of Income Injury Coverage Is Guaranteed To Issue*
(issue ages 18 - 64, coverage to age 70)

FEATURES INCLUDE

- **\$1,000 to \$4,000 per month** Injury only or Injury & Illness coverage, 24 hour or Non-Occupational available
- **Benefits payable to age 70 for most occupations;** 5 year benefit period available for all eligible occupations
- **Payable from the FIRST DAY;** 30 day or 120 day waiting period also available
- **Benefits based on Gross Business Revenue or Net Earned Income**
- **Partial Disability Benefit** 50% benefits for up to 180 days
- **Waiver of Premium** after 30 days of Total Disability and when benefits are payable
- **Return to Work Assistance Benefit;** rehabilitation and financial assistance in returning you to work
- **Accident Medical Reimbursement Benefit** providing reimbursement up to \$10,000 for a number of medical expenses not covered by provincial plans

*provided you satisfy the qualifying statement.

For an information package, call APAS Benefits at

1-877-306-2727

Or e-mail: apasbenefits@stratabenefits.ca