

ADMINISTERED BY:

INTERESTED IN A QUOTATION?



Phone: 604-980-6227  
Toll Free: 1-800-432-9707  
Fax: 604-983-2935

Website: www.jbenefits.com

MARKETED BY:

LOTHMAN INSURANCE  
KEVIN BARROS

Phone: 306-956-0820  
Toll Free: 1-800-667-9650  
Fax: 306-934-0099



Please complete this form and send it to:

LOTHMAN INSURANCE  
KEVIN BARROS

Phone: 306-956-0820 or 1-800-667-9650  
Fax: 306-934-0099  
E-mail: kdbar@sasktel.net

This request comes from:

\_\_\_\_\_

Check the coverage you would like a quotation on and e-mail, call or fax your request.

PHARMACIST

- Life Insurance
- Accidental Death & Disablement
- Disability Insurance
- Extended Health, Travel and Dental Care
- Critical Illness

PHARMACY OWNERS

- Employee Group Insurance Benefits
- Health Spending Account
- Critical Illness

How should you be contacted with the response?

E-mail: \_\_\_\_\_

Tel: \_\_\_\_\_

Fax: \_\_\_\_\_

Best Day and Time: \_\_\_\_\_



INSURANCE PRODUCTS



Available to:  
PAS members

- Life
- Accident
- Disability
- Critical Illness



# PAS INSURANCE PRODUCTS FOR MEMBERS

This brochure outlines Benefits available to Members that relate to significant life events, such as accidental injury, disability, critical illness, long term care and death. Below, you will find brief highlights of each Insurance Product that provides compensation for these events.

Should any or all of these products interest you, do not hesitate to request a quotation from Kevin Barros. There is a simple fax request on the reverse of this brochure, or just email [kdbar@sasktel.net](mailto:kdbar@sasktel.net)



## TERM LIFE INSURANCE

*This is available to members and/or their spouses up to age 65, with termination at age 70. Key features are:*

- Rated in 5-year age bands split by male/female and within that by smoker/non-smoker.
- Coverage available for members can be as little as \$25K or as much as \$1M (for spouses the maximum is \$500K).
- A Waiver of Premium Provision after 6 months, with an “any occupation” definition of disability.
- A Terminal Illness Provision that will pay 50% of the benefit up to a maximum of \$50,000 if the insured is diagnosed with a terminal illness and death is expected within 12 months.

## ACCIDENTAL DEATH & DISABLEMENT

*This is available to members on a single or family basis up to age 70. Key Features are:*

- The monthly cost is a flat rate of \$.05/\$1,000 single and \$.075/\$1,000 family.
- The benefit is available in units of \$25K to a maximum of \$500K.
- Family coverage is a percentage of your coverage – Spouse with no children, 60%; spouse with children, 50%; each child with no spouse, 10%; and each child with spouse, 5%.
- The “main” schedule includes 2 x the benefit for Quadriplegia, Hemiplegia and Paraplegia, and also “loss of use” of any or all limbs.
- Other benefit provisions include Permanent Total Disability, Coma, Rehabilitation, Repatriation, Spousal Occupational Training, Special Education, Conversion and Waiver of Premium.
- The Children’s benefit includes a loss schedule that covers, for most of the losses, 2 x the benefit the child is eligible for.

## DISABILITY INSURANCE

*Available to members only, this product has some tremendous features that make it the best plan available in the marketplace. Key features are:*

- Rated in 5-year age bands, split male/female and there is a non-smoker discount.
- Varying elimination periods starting as low as 14 days, then 30, 90 or 120 days.
- The benefit is 66.7% of the first \$2,500 of monthly income, plus 50% of the next \$2,500 and 40% of the balance to a maximum benefit of \$10,000 per month.
- The definition of disability is the inability to perform the regular duties of your own occupation to age 65.
- The benefit is payable for life if disability is the result of an accident prior to age 65, subject to a maximum benefit of \$2,000 per month beyond age 65.
- The benefit is payable to age 70 if disability is the result of sickness and occurs prior to age 60. Again the benefit is restricted to a maximum of \$2,000 past age 65.
- Inflation Protection is built in for those under age 51 and actively at work. It provides for an increase in your monthly benefit every 2 years of up to the lesser of 15% or CPI.
- A Cost of Living Adjustment (COLA) rider can be purchased when applying. This increases your benefit by 3% per year, or CPI if less, once you are an approved claim.
- Residual Disability is also included. This provision allows for you to work part time following acceptance as a claim, and as long as you are earning 85% or less of your pre-disability earnings, you will continue to receive a reduced monthly benefit.

## CRITICAL ILLNESS

*This is available to members and/or their spouses in units of \$25K to \$100K.*

- 16 Conditions are covered.
- In addition there is Second Event Coverage (which means that if you are diagnosed with and received the benefit for a Heart Attack, Stroke or Coronary Artery Bypass, you can remain insured, and the benefit will be paid again should you be diagnosed 365 days or later with Cancer, and vice versa.)
- Partial Benefits are included for Loss of Independence and Ductal Carcinoma in Situ.
- The Application is a simple “knock out” questionnaire.
- Rates are in 5-year age bands split by sex and smoking status, and are as good as any product in the marketplace.

**Should your request for a quote be via email, please include your full name, date of birth, sex, smoking status and the amount of Insurance for each product. If it is for Disability Insurance, also add last year’s earnings.**