

GROUP CRITICAL ILLNESS

How it Works
Product Information
Running the policy

Adding an individual on to a policy

The following tables show how we classify individuals who are to be covered under the policy, in addition to any requirements before cover can commence. If you have any questions which are not covered please contact us.

Terminology used

Actively at work (AAW)

Means an employee:

- is present at their place of work
- has not received any medical advice to refrain from work
- is mentally and physically capable of fully performing the normal regular duties associated with the job they are engaged to do
- is working their normal contracted number of hours, either at their normal place of business or at a place that the business requires

Free cover limit

This is the amount of benefit we will allow a normal entrant to have before medical underwriting is required.

Contact us



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Canada Life
Group Insurance

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How it Works Product Information Running the policy

Type of individual to be added	An individual's circumstances	Requirements for inclusion	When should we be notified	Cover commences	Further information
Normal Entrant This is an individual whose cover commences as soon as the agreed eligibility on the policy has been satisfied.	Total benefit is less than the free cover limit.	We do not have any requirements for benefits up to the free cover limit.	Individual notification is not required until membership data is provided.	Cover commences on the date the agreed eligibility has been satisfied.	
	Total benefit is greater than the free cover limit.	We do not have any requirements for benefits up to the free cover limit but all benefits above this limit are subject to full medical underwriting.	We should be notified of such individuals immediately.	Cover commences on the date the agreed eligibility has been satisfied for benefits up to the level of the free cover limit. Temporary cover is provide for benefits above the free cover limit from the same date.	Please refer to document ' Guide To Medical Underwriting ' for further information on medical underwriting and temporary cover
Individuals who are to be added as part of a larger group	We do not class these individuals as 'Normal Entrants'. We should be contacted so we can advise what is required to provide cover under the policy.				
Individuals who are being added as part of Automatic Enrolment	Where the pension scheme being used for Automatic Enrolment is the pension scheme linked to the benefits provided by our policy, we apply our Automatic Enrolment Terms . Any individual who joins after a company has gone through Automatic Enrolment is included subject to meeting the late entrant terms shown on the final page of this document.				

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<p>Discretionary Entrant This is someone who meets one of the following:</p> <ul style="list-style-type: none"> • a normal entrant but has been previously missed off annual revision/review data provided • does not meet the agreed eligibility for cover • is to be insured for a benefit that differs from that normally provided under the policy. 	Not applicable.	All are set on a case by case basis.	We should be notified of such individuals immediately.	We will confirm when cover can commence, including any temporary cover allowable when we advise our requirements to cover the individual.	If medical underwriting is requested please refer to document ' Guide To Medical Underwriting ' for further information.
<p>Early Entrant This is an individual where their inclusion in the policy or entitlement to additional benefits is required before the agreed eligibility allows.</p>	Total benefit is less than the free cover limit.	Individual consideration in all cases. Requirements for inclusion, if able, will be based on when the individual would normally be expected to become insured as a normal entrant and the benefits to be insured.	We should be notified of such individuals immediately.	We will confirm the date on which cover commences.	Name, date of birth, gender, benefits to be insured and the reasons why the individual are to be included early are required before we make our initial assessment.
	Total benefit is greater than the free cover limit.	The reason why the individual is to be included early is needed, but in all cases inclusion for the additional benefit will be subject to full medical underwriting.	We should be notified of such individuals immediately.	Temporary cover is provided in respect of the additional benefit from the date we receive notification that the individual is to be covered for this benefit early.	Please refer to document ' Guide To Medical Underwriting ' for further information on medical underwriting and temporary cover.

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<p>Late Entrant</p> <p>Where the entry criteria or the benefits insured by the Group Critical Illness policy are linked to membership of the pension scheme, an employee who joins 'late' is not covered for those benefits until such time as they meet our late entrant criteria.</p> <p>An individual is considered "late" when they join a pension scheme (not the Group Critical Illness policy) after the date they first met the entry criteria. This also includes anyone joining after a company's Automatic Enrolment date.</p> <p>This is irrespective of when or why the individual joined the pension scheme late.</p> <p>It is possible that the individual joined the pension scheme many years ago but failed to meet the late entry criteria to be covered by the policy at that time and therefore are not covered for the appropriate benefit.</p>	Not Applicable	Medical underwriting is required for all of the benefit to which the individual becomes entitled after joining the pension scheme.	We should be notified of such individuals immediately.	We allow a period of temporary cover and will confirm when this commences.	Please refer to document ' Guide To Medical Underwriting ' for further information on medical underwriting and temporary cover.



Our forms are available to download from our website: www.canadalife.co.uk/group

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