

# GROUP INSURANCE

## How it Works Flexible Benefits

### Benefit selections allowed

The benefits an individual can select are dependent on when the selection is being made.

If your requirements fall outside of the benefit shown above, Please contact us as we may be able to accommodate your needs

First benefit selection	Subsequent increased benefit selection	Subsequent decreased benefit selection
An individual is usually able to select any level of benefits at their first opportunity.	Restrictions are usually imposed on the level of increases an individual can select after their first selection has been made.	We do not usually impose any limits on the amount an individual can reduce their benefits.
<b>Restrictions which may be imposed</b> <ul style="list-style-type: none"><li>The level of an individual's salary may restrict the benefits which can be selected*</li><li>If benefits are not selected or removed, limitations may be imposed on future selections</li></ul>	<b>Restrictions which may be imposed</b> <ul style="list-style-type: none"><li>Tables showing the standard limitation we impose are shown on the next page</li><li>Our normal restrictions may be removed if benefits are subject to completion of an application</li></ul>	<b>Restrictions which may be imposed</b> <ul style="list-style-type: none"><li>Any minimum benefit, including core / default cover, must be considered when benefits are reduced</li></ul>

#### Notes:

Benefits which are subject to any form of evidence of insurability will be restricted if our requirements are not satisfied / received.

\* Not usually applicable for Critical Illness

#### Contact us



E-mail [flex@canadalife.co.uk](mailto:flex@canadalife.co.uk)



Telephone 0117 9164284 (Monday to Friday 9 am - 5 pm)  
Fax 01707 671180

#### Glossary of Terms

##### Evidence of Insurability

Means any documentary or medical evidence that we may require to include someone for benefits in a Policy.

##### First Opportunity

Means the date or window given to an individual to select / amend benefits for the very first time e.g. when a company first establishes a flexible benefits scheme or when an individual is first employed.



**Canada Life**  
Group Insurance

# GROUP INSURANCE

## How it Works Flexible Benefits

### Increases allowed

Increases in benefit allowed at a life event or during open enrolment window are usually restricted to the following levels.

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		Group Life (core / default benefit provided)	Critical Illness
Multiple of Salary	Minimum	0.5x	0.5
	Maximum	2x	1x
Fixed Benefit	Minimum	£5,000	£5,000
	Maximum	£25,000	£100,000
<b>Voluntary Group Life</b>			
Decided on a case by case basis. Please contact us to discuss			
<b>Income Protection</b>			
% of Salary	Minimum		+10%
	Maximum		+25%
Fixed Benefit	Please contact us to discuss		

Useful information can be found in the following documents  
(Click to view)

Life Events

Group Life  
Medical Underwriting Guide

Requirements for voluntary  
Group Life benefits

Income Protection  
Medical Underwriting Guide

Requirements once benefits  
have been selected

Critical Illness  
Medical Underwriting Guide

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Our forms are available to download from our website: [www.canadalife.co.uk/group](http://www.canadalife.co.uk/group)

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Canada Life Limited  
3 Rivergate, Temple Quay, Bristol BS1 6ER  
Telephone 0345 223 8000