

Group Critical Illness

Frequently asked questions



What is Group Critical Illness cover?

If you're diagnosed with one of the defined illnesses, have undergone one of the surgical procedures, or circumstances occur which mean that the definition of an insured illness is met, we'll make a payment to ease the financial pressure being ill can cause.

It's up to you how you use the money. For example, you may choose to pay off your mortgage, if you have one, or you could use it to make changes to your home.

What are the illnesses?

A full list of illnesses will be available through your HR department, but as a minimum you'll be covered for:

12 illnesses, including:



Cancer
excluding less advanced cases



Heart attack
of specified severity



Stroke
resulting in permanent symptoms



Questions

+ What are the other illnesses?

- Cardiac Arrest
- Coronary artery bypass grafts
- Creutzfeldt-Jakob disease (CJD)
- Dementia, including Alzheimer's disease
- Kidney failure
- Major organ transplant
- Motor neurone disease
- Multiple sclerosis
- Parkinson's disease

+ Is there anything I'm not covered for?

If you're already suffering from an illness or have a known condition, you may not be able to claim. For example, if you have had symptoms of polycystic kidney disease or been treated for it, then you would not be able to claim for kidney failure.

+ Will I need to provide any medical information to join the policy?

This is unlikely, unless your benefit is particularly high.

+ Are my family covered?

Children's cover is provided on every policy. If you have children (including step children or any who are adopted) aged under 18 years old (under 22 years old in full time education), they are automatically covered for 25% of your benefit (subject to a maximum of £25,000).

+ Would I need to provide any medical evidence to support a claim?

Yes, you would. You will need to detail your condition and its treatment. You will also need to provide your doctor's details.

+ How is the benefit paid?

We'll pay you directly. The payment will be tax-free.

+ Does it affect my tax position?

It may do. As the policy is paid for by your employer, HMRC treat this as a 'benefit in kind', so your personal tax allowance may be reduced. This could mean you need to pay tax on a slightly greater amount of your income.

If you need more information on the taxation of this benefit, please speak to your HR department.

+ What happens if I leave the company?

Your cover stops if you leave your employer.

Find out more www.canadalife.co.uk/workplace-protection/group-critical-illness/

Are there any other benefits?

Financial peace of mind is just one of the benefits Critical Illness Insurance provides. You'll have access to a range of support services, including:



Personal Nurse Service

Provides long-term practical and emotional support over the phone with the same qualified nurse¹

[Find out more](#)



Second Medical Opinion

Provides access to over 50,000 leading consultants worldwide. They offer expert second opinions on diagnoses and treatments for almost any condition.

This service is also available to your immediate family.²

[Find out more](#)



myStrength

myStrength is your mental wellbeing app. Choose the support you need and get free personalised guidance to help you and your immediate family members,² who are aged 16+, overcome life's challenges. You can access myStrength 24/7 through the app or online.

[Find out more](#)



Toothfairy

You have access to Toothfairy – the UK's first health regulated, smart dental app. Designed by dentists and partnering with real dentists in the UK, Toothfairy provides instant access to advice, guidance and prescriptions, all from the comfort of home.

[Find out more](#)

These services are non-contractual benefits provided through Canada Life and can be altered or withdrawn at any time.

¹ Service is available for UK based employees claiming under a Group Critical Illness policy

² Immediate family includes any spouse, partner, parent or sibling living in the same household; any legal dependant under the age of 21 and in full time education; or any other legal dependant who is dependent on the member because of disability.

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