

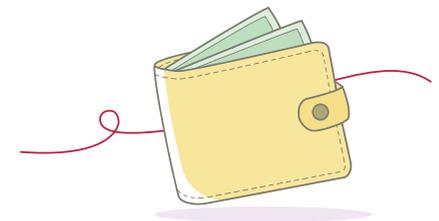
Income Protection Insurance

Flexible benefits FAQ

What is Income Protection Insurance?

If you're unable to work due to illness or injury, Income Protection Insurance will replace a percentage of your salary.

It could be used to keep up to date with bills and repayments, or simply put into savings.



+ How much do I have to pay?

This benefit is provided through a salary sacrifice arrangement. The amount will depend on your age and level of cover.

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

+ How do I sign up?

Simply log onto your flexible benefits platform and make your selection.



Questions

+ Will I need to provide any more information?

In most cases, we'll need to check you're in good physical health and working your normal hours. We call this being 'actively at work'; you can read full terms on our website, or by clicking [here](#).

In some circumstances and depending on your level of cover, we might also need you to complete a health questionnaire, but this usually isn't required.

+ How will the benefit be paid?

The benefit is paid to your employer each month, who should pay this to you via your normal payroll system.

+ Will I still be covered if I leave the company?

No, you won't be covered anymore if you leave the company.

+ Are my family covered?

Not for the financial benefits, but immediate family members¹ will have access to the support services at no additional cost. Toothfairy is the only support service which doesn't extend to your immediate family.

+ Will Canada Life provide any rehabilitation to get me back to work?

If it's appropriate for your illness or injury, we have in-house medically trained Rehabilitation Consultants ready to work directly with you and your employer. We'll give you all the support needed, and design a personal return to work plan that suits you.

+ Will I be charged for using the support services?

Support services are free for you to use. However, there are some additional charges for some WeCare and Toothfairy services.

+ What are the additional charges?

- There's a fixed £20 admin fee for any private prescriptions ordered through the Toothfairy app, plus the cost of your prescription which may vary
- Video consultations with a UK dentist are £25 per appointment
- Discounted cosmetic services such as teeth whitening, available from Toothfairy at an additional cost
- There's a cost for any private prescriptions ordered through the WeCare 24/7 GP consultation

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

What else does my cover provide?

Financial cover is just one of the many benefits gained through Income Protection Insurance. You'll have access to a range of support services², including:



WeCare

WeCare looks after your wellbeing with a 24/7 UK-based online GP, mental health counselling, a get fit programme, legal and financial guidance, plus much more.

[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.

[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,¹ 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 app³. 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](#)

¹ 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.

² These services are non-contractual benefits provided through Canada Life and can be altered or withdrawn at any time.

³ Access to Toothfairy doesn't extend to your immediate family.