

Introducing

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's paid monthly, and there are no restrictions on how the money's spent. It could be used to keep up to date with bill and repayments, or simply put away in savings.



How much do I have to pay?

The amount you pay 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.



Canada Life
Group Insurance

How do I sign up?

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

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 may also need you to complete a health questionnaire, but this usually isn't required.

What 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 Services, including:

- **EmployeeCare** – 24/7 confidential helpline, to support with life/work and everything in between
- **Second Medical Opinion** – an expert second opinion on almost any treatment or diagnosis
- **Treatment Sourcing** – a service that makes it easier to access private healthcare at competitive prices

Are my family covered?

Not for the financial benefits, but immediate family members will have access to the Second Medical Opinion and Treatment Sourcing services at no additional cost.

How is the benefit paid?

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

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 still be covered if I leave the company?

No. You will no longer be covered if you leave the company.



The content of this document does not affect or replace the applicable policy particulars, terms or conditions.

**Our forms are available to download from our website: www.canadalife.co.uk/group
Canada Life Limited, 3 Rivergate, Temple Quay, Bristol BS1 6ER. Telephone 0345 223 8000.**

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