

PARTNER LIFE MADE EASY

At Canada Life, we like to keep things simple. That's why we're making applying for Partner Life cover on flex policies even easier.

The idea

When applying for Partner Life cover, a medical questionnaire must be completed by the employee's partner and returned to us. We'll review the answers and confirm if cover has been accepted. This process can often be time consuming and although effective, we wanted to speed it up.

Our new process allows for this questionnaire to be completed online via the flex platform, and can provide instant confirmation of cover.

The employee answers the questionnaire on behalf of their partner, and will need to complete a disclaimer to ensure all questions are answered correctly.

What are the benefits?



Speed

We can provide an answer straightaway.



Certainty

The employee will know instantly if their partner can be covered.



Convenience

No need for temporary cover and less paperwork for employees.



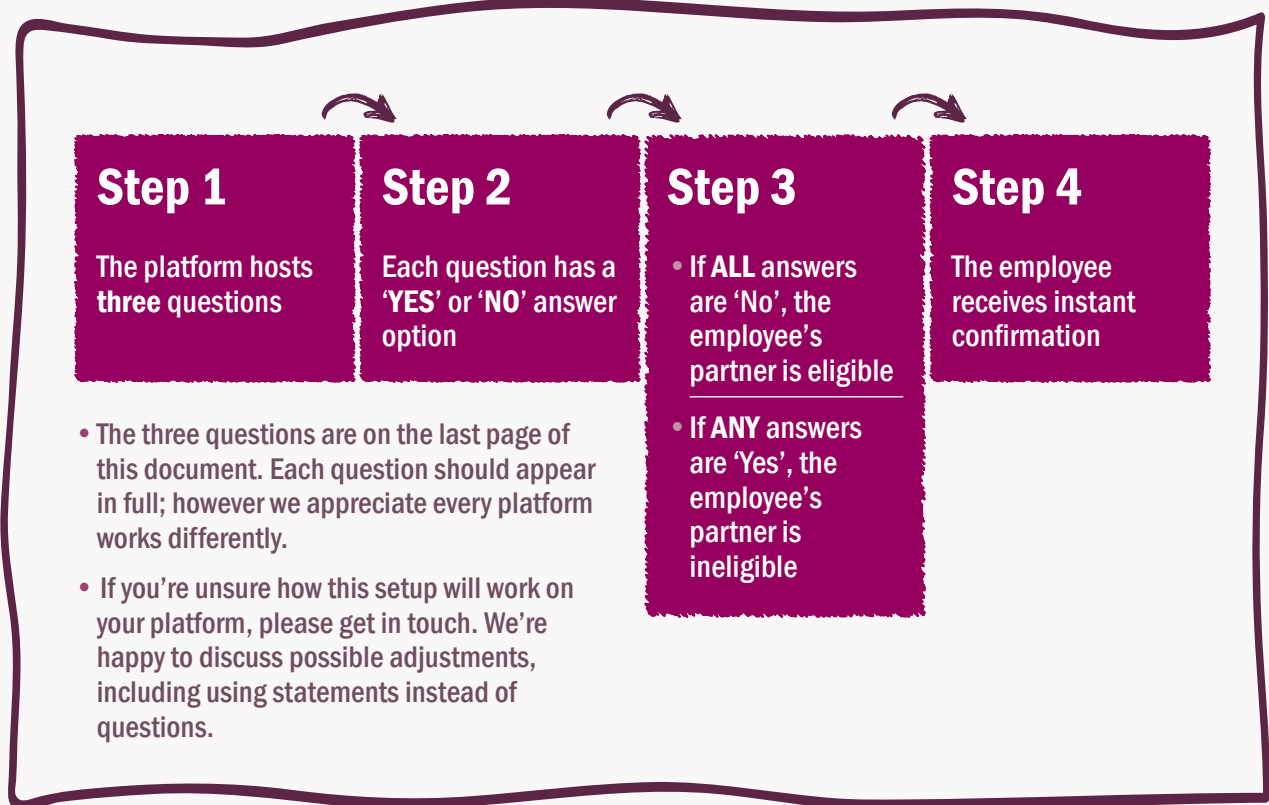
Price

Policy costs are reduced.





How does it work?



If cover can be provided, we will send a letter to the employee's partner. This will include:

- Confirmation cover has been taken out
- The responses to the questions
- Details on what to do if any questions were answered incorrectly

If all details are to remain the same, no further action is needed.

What information do we need from the platform?

- Confirmation the partner is eligible
- The partner's name
- The partner's address

What are the next steps?

Contact the flex platform provider, who will be able to confirm if they can implement this process into their system.

If the platform provider can host the questionnaire, you simply need to contact us using the details below, and we can provide a bespoke disclaimer for your client, and discuss any further requirements.

Contact details

If you have any queries, or need further information, please contact:

Dave Shoyer

dave.shoyer@canadalife.co.uk

or

Ashley Burton

ashley.burton@canadalife.co.uk

Questions:

1. Has your partner ever had, suffered from, or been diagnosed with any of the following:

- a.) Any disorder of the heart or circulatory disorders, including angina, heart attack, heart murmur, cardiomyopathy, heart valve defect, intermittent claudication or peripheral vascular disease. **Y/N**
You can ignore a heart murmur which has been investigated, not required surgery or treatment and your partner has not had any on-going recurrent symptoms.
- b.) Any disorder or permanent injury of the brain, including brain haemorrhage, stroke or TIA (transient ischaemic attacks). **Y/N**
You can ignore an injury to the brain if there has been no long term consequence, your partner has made a full recovery and does not have any on-going symptoms.
- c.) Any neurological disorder such as paralysis, multiple sclerosis, epilepsy, Parkinson's, optic neuritis, muscular dystrophy, dementia or Alzheimer's disease. **Y/N**
You can ignore optic neuritis if your partner has undergone investigation with a normal MRI scan of the brain in the last 5 years, and has made a full recovery and does not have any on-going symptoms.
- d.) Any cancer, Hodgkin's disease, lymphoma, leukaemia or tumour. **Y/N**
- e.) Diabetes that is treated with insulin OR your partner has had diabetes for more than 10 years. **Y/N**
- f.) Any mental or behavioural disorder that has required referral or attendance at a hospital clinic. **Y/N**
- g.) Transplant (as a recipient) of a heart, lungs, liver, kidney, pancreas or bone marrow. **Y/N**
- h.) Chronic or end stage kidney failure which requires on-going treatment or dialysis. **Y/N**
You can ignore kidney failure which occurred more than 12 months ago if there has been no long term consequences, your partner has made a full recovery and does not have any on-going symptoms or treatment.

2. Has your partner ever tested positive for HIV/AIDS, or hepatitis B or C, or are they waiting the results of such a test. Y/N

3. Does your partner currently have, or has had during the last 12 months, any of the following:

- a.) A lump, growth of any kind or mole that has bled, become painful, changed colour, increase in size or required treatment. **Y/N**
You can ignore warts and verrucas.
- b.) Chest pain requiring hospital investigations or an Electrocardiogram (ECG). **Y/N**
You can ignore any chest pain which has been investigated and diagnosed as not being heart related.
- c.) Any fainting, blackouts, numbness, loss of feeling or tingling in the limbs or face, temporary loss of muscle power or visual disturbances. **Y/N**
- d.) Tuberculosis or bronchiectasis, shortness of breath or other disorder of the lungs or respiratory system, including Chronic Obstructive Pulmonary Disease, Chronic Bronchitis and Emphysema. **Y/N**
You can ignore asthma which has not required hospital admission or oral steroid treatment.
- e.) Any disorder of the digestive system, liver, stomach, pancreas or bowel that has needed hospital investigations or treatment, including Ulcerative Colitis or Crohn's disease. **Y/N**
- f.) Rheumatoid Arthritis treated with oral steroids, Methotrexate, anti-TNF (Tumour Necrosis Factor) agents or Immunosuppressant's. **Y/N**
- g.) Any blood disorder that has required hospital investigations or treatment, or where investigation or treatment is planned. **Y/N**

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

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