

Implementation - what we do prior to assuming risk

Immediate priority

Once we have received confirmation we will be insuring benefits, we will look to trigger our implementation process. This is aimed at ensuring a smooth transition if flexible benefits are being offered for the first time, or if the insurance is switching to us from another insurer.

During the process we will look to:

- build relationships with those who will be involved in the running of the policy
- discuss how we can assist in the promotion of the benefits
- understand the flexible benefit platform being used
- discuss the day to day administration requirements

How will the process work?

We will initially look to clarify who will be involved in the administration of the policy and, where appropriate, set up a convenient time to discuss the different elements of the process.

We normally look to achieve this in a series of telephone conversations. Face to face meetings can be arranged if more appropriate. Ideally we'd like to include the client in any conversations and meetings.

Relationships

Our flexible benefit specialists will look to understand and build appropriate relationships with the different parties who will be involved in running the policy.

Discussions will not just be about the day to day administration but will also focus on ownership within the different processes. This way we can help each other ensure the policy runs as smoothly as possible.

Promotion of the benefits

We want to help in the promotion of the benefits and influence the take up rate of the benefit. We can help through:

- assisting in the construction of any text used by the administration system
- attending benefit fairs so that employees can ask questions directly

The promotional items vary between products but include:

- posters, flyers and case studies
- videos and guides explaining the benefits and claims processes in more detail

Notes:

We may be able to offer bespoke literature to clients, if required.

The flexible benefits platform

We will look to understand the administration capabilities of the flexible benefit platform which will be used to make sure that it:

- is able to operate in a manner that ensures the terms of the policy are not broken, examples of these are as follows:
 - restrict the amount of benefit someone can select
 - handle additional premium calculation if adverse medical underwriting terms are offered
 - restrict benefits if we are unable to accept these
- can provide all the information required to administer the policy
- handle online membership applications if voluntary benefits are to be insured

Useful information can be found
in the following documents

(Click below to view)

Promotional Material

Requirements for Voluntary
Group Life Benefits

Contact us if you would like to discuss any aspect of
the administration of a flexible benefits policy



E-mail flex@canadalife.co.uk



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



Canada Life
Group Insurance

GROUP INSURANCE

Administration requirements

We will look to discuss when the different parties are involved in the administration together. The areas we will look to gain an understanding of are:

- day to day correspondence
- membership data
- accounting and invoicing
- premium payments
- medical underwriting
- claim processes

Day to day correspondence

We will look to understand who will be involved in different aspects of the administration.

The main areas we will look to discuss are:

- who will send the data and will any queries we have be directed back to this party
- if accounts and invoices are required, who should receive these
- who will handle any claims

Membership data

We will look to discuss the following areas:

- what information will be needed by us and what can be supplied, this will include any different information required for any core / default benefits insured
- how often the data will be provided and when will it be provided
- data security

Accounting and invoicing

Our aim is to understand what we need to supply the policyholder in order for them to pay the premiums.

If the policyholder has to supply information for any invoices i.e. Purchase Order numbers, we need to understand when this will be made available and how often they will change.

Different requirements to pay for any core / default benefits and the flexible benefits will not cause us any problems.

Membership applications

Where the cover is subject to completion of an application and formal acceptance by us, we will look to discuss the processes we expect to be involved and the most appropriate methods of implementing these. Including:

- online completion and how the results are passed to us
- completion and submission
- our review of the information and the formal validation process
- how we communicate whether we have been able to accept benefits
- if we are unable to accept benefits, what the next steps are

Medical underwriting

We will run through our standard requirements and processes if an individual needs to be fully underwritten, either because:

- their benefits exceed the level of free cover granted
- we are unable to accept the individual following the submission of a membership application form

How it Works Flexible Benefits

Temporary Cover

If cover:

- is subject to the completion of an application, or
- makes it necessary for medical underwriting to be required at some point

we will discuss whether the policyholder requires 'Temporary Cover' to be provided.

This would normally mean that an individual will be covered for higher benefits, subject to pre-existing conditions exclusion, while the processes involved in both scenarios are completed.

Claim processes

We will look to explain our standard claims processes and discuss whether these are appropriate for the policyholder or what changes can be made to make the process run as efficiently as possible.

Useful information can be found in the following documents

(Click below to view)

Requirements for Voluntary
Group Life Benefits

Income Protection
Medical Underwriting Guide

Group Life
Medical Underwriting Guide

Critical Illness
Medical Underwriting Guide

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

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