

Requirements once flexible benefits have been selected

		Requirements			
		Group Life		Income Protection	Critical Illness
		Core / default benefits provided	Voluntary (core / default not provided)	Core / default benefits provided	All variants
First Opportunity		Actively at Work	Satisfactory completion of an application	Actively at Work	Pre-existing and related conditions exclusions applied
Increased Benefits selected	Life Event	Actively at Work	Satisfactory completion of an application	Actively at Work	The Pre-existing and related conditions exclusions applied on an increase in benefit
	Open Enrolment Period	Actively at Work	Satisfactory completion of an application	Actively at Work	
Decreases		None	None	None	None

Notes:

The exact condition which will be applied to an 'Actively at Work' requirement will be set on a case by case basis. However, if an individual does not satisfy the terms applied, cover cannot be provided at that time.

If an individual's total benefits exceed the level of free cover, the excess benefit will be subject to full medical underwriting.

Actively at Work (AAW)

Means an employeee:

- is present at their place of work
- has not received any medical advice to refrain from work
- is mentally and physically capable of fully performing the normal regular duties associated with the job they are engaged to do
- is working their normal contracted number of hours, either at their normal place of business or at a place that the business requires

Useful information can be found in the following documents

(Click below to view)

Group Life Medical Underwriting Guide

Requirements for Voluntary Group Life Benefits

Income Protection Medical Underwriting Guide

Critical Illness – Exclusions



Canada Life
Group Insurance