

# GROUP INSURANCE

## How it Works Flexible Benefits

## Requirements for voluntary Group Life benefits

Please contact us if your requirements fall outside the options shown below as we may be able to accommodate these.

### Introduction

We deem flexible\_benefits to be voluntary when a core / default benefit is not provided.

In these circumstances, we will normally need to understand more about an individual's health before being able to accept the selected benefit.

In certain circumstances benefits selected by the employee, in respect of themselves, will be deemed voluntary and all Group Life cover for a partner of an employee is deemed 'voluntary'.

We currently have two different methods available of obtaining the required medical information:

- online completion of an application
- completion of an application form

### Notes:

If cover is for an employee, consideration may be given to applying an Actively at Work requirement, on those who have selected the cover, as opposed to requesting the completion of a questionnaire or application form.

### Online application

This method provides potential for an increased take up of the benefits due to the ease, speed and convenience, and certainty of cover by allowing:

- the individual selecting the cover to answer medical questions, via flex benefit platform, even if the cover is in respect of their partner
- immediate confirmation, based on the answers provided, as to whether the individual is eligible / ineligible for cover

### Notes:

Temporary cover does not need to be provided and additional premiums will not be charged, as full underwriting is not completed.

If cover was selected for a partner of an employee, and the questions were completed successfully, we will write to partner to confirm the answers provided and what they should do if any were answered incorrectly.

### Application Form

If the flexible benefits platform cannot accommodate the online process we will supply a bespoke application form. This form, in all cases, has to be completed by the individual for whom the cover is required.

Completed forms have to be returned to us so that they can be reviewed. Following this review we will confirm, when able, appropriate acceptance of the cover requested.

### Temporary cover

Where required this is automatically provided so that an application form, appropriate validation and any medical underwriting can be completed.

### Notes:

The flexible benefits platform must be able to accommodate the terms of the cover.

### Adverse decisions

It may be possible to provide cover subject to additional premiums being charged. However:

- the flexible benefits platform must be able to calculate, and
- the individual selecting the cover must be willing to pay

the additional monies due.

### Notes:

A full medical underwriting process may lead to benefits being formally declined or postponed.

### Contact us



E-mail  
[flex@canadalife.co.uk](mailto:flex@canadalife.co.uk)



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Fax 01707 671180

### Useful information can found in the following documents

(Click below to view)

Partners Life made Easy

Life Assurance  
(Medical Underwriting Guide)

Implementation Process

Our forms are available to download from our website: [www.canadalife.co.uk/group](http://www.canadalife.co.uk/group)

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