

# GROUP CRITICAL ILLNESS

## How it Works Product Information Who Can Be Covered & When

## When can cover start for a new employee?

### Introduction

If new employees are to be insured the criteria, which will be used to determine the date on which cover will commence, must be clearly defined. The elements needed are:

- age criteria (minimum and maximum)
- minimum service requirements
- entry date

Different categories of cover may have different criteria when cover commences.

### Age criteria

Minimum and maximum age limits need to be set to determine when cover can start for a new employee.

Normally the lowest age cover can start will be 16. The maximum age will be dependent on the age cover ceases. See product document '[When does cover stop for individuals](#)' for further information.

### Minimum service

You do not need to have a minimum service requirement. If required, examples are:

- one month
- three months
- six months
- one year

### Entry date

Employees normally join our policies on the day they meet general eligibility criteria. Example options of when cover can start:

- monthly on a set date e.g. 1st of the month
- quarterly on a set date e.g. 6th April, July, October or January
- annually on a set date e.g. the annual revision date.

### Notes

Our pre-existing condition exclusion applies to everyone on the date cover starts.

### Pension scheme members

All entry criteria can be linked to a pension scheme.

### Requirements to join

We expect all those joining do so when they meet the entry criteria agreed. If they do join at this agreed date we do not normally impose any requirements. \*

If they are not included at the agreed date we will look to impose further requirements before allowing them to be insured. This includes anyone who does not join a pension scheme when they first meet the entry criteria. See product document [Adding an Individual on to the Policy](#) for further information.

\*This applies only to benefits up to the agreed level of free cover limit. See technical document [Medical Underwriting Guide](#).

### Other considerations

#### TUPE employees

We do not class TUPE transferees as new employees and we must be contacted in advance to discuss their inclusion.

#### Closed eligibility

Cover can be provided if the eligibility is closed to new entrants, provided there are sufficient lives insured to maintain a group policy.

This may affect the premiums charged.

#### Voluntary cover

If the eligibility is in anyway voluntary, other than being linked to membership of a pension scheme or flexible benefits, we should be contacted directly to discuss the options available.

#### Spouse and Civil Partner cover

If insured, cover for the spouse or civil partner will normally start immediately on being legally married or becoming a civil partner.

### Typically start dates an employer may choose

Category of employee	Directors	Others
Entry	Daily	Quarterly (1 <sup>st</sup> January, 1 April, 1 July & 1 October)
Minimum service	None	6 months

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

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