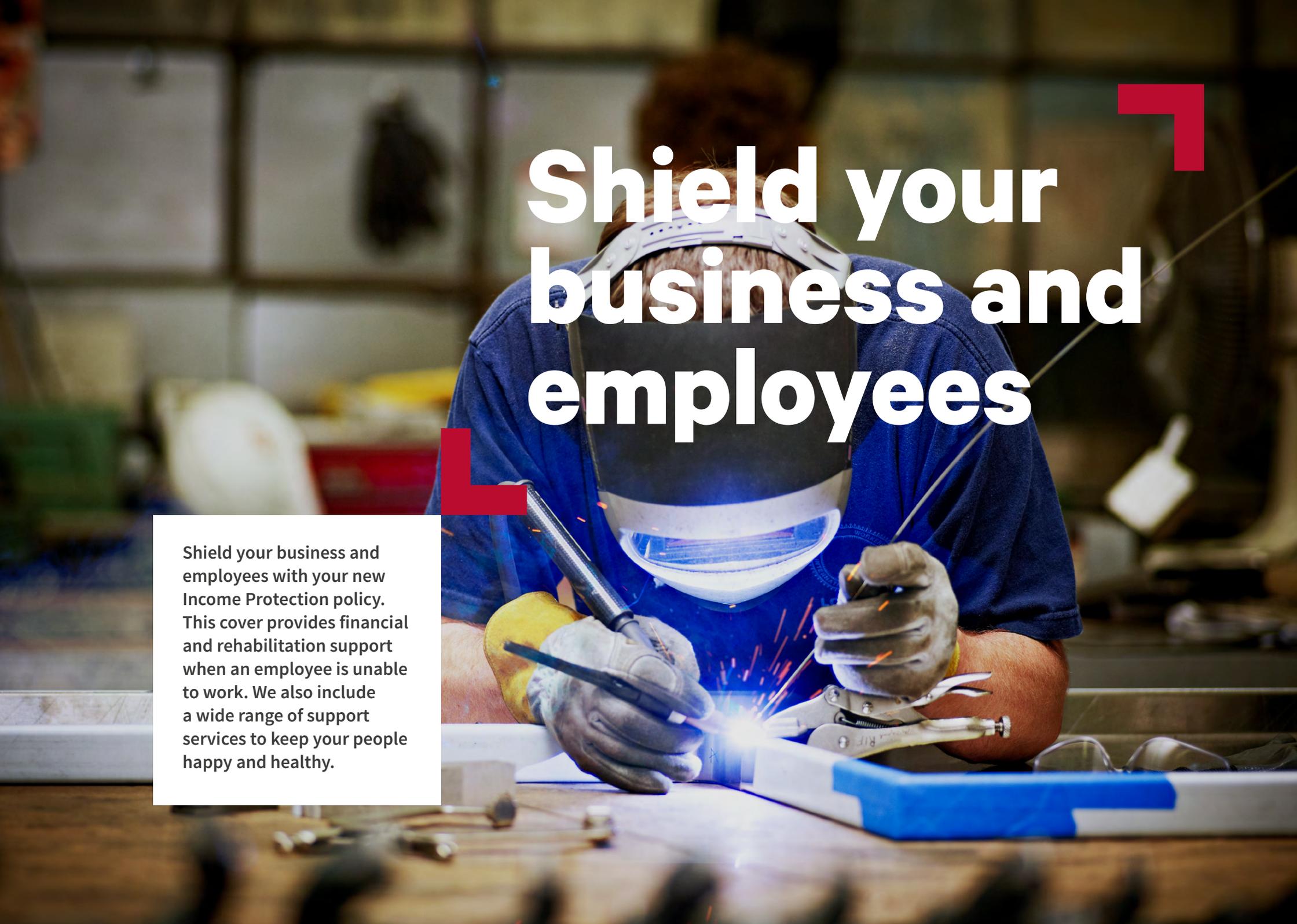




**Income  
Protection**  
Welcome guide

on CLASS



# Shield your business and employees

Shield your business and employees with your new Income Protection policy. This cover provides financial and rehabilitation support when an employee is unable to work. We also include a wide range of support services to keep your people happy and healthy.

# Thanks for choosing us for your Income Protection policy

Everything you need to know to get started with your new policy

We're delighted you've chosen us for your Income Protection policy

This quick guide will help you make the most out of your policy with us. It includes key information about your cover, the Support Services and how to make a claim.

If there's anything we can do to help, please get in touch using the contact details at the end of this guide.

## Contents

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# Your policy

Your policy provides a replacement income if an employee is unable to work because of long-term illness or injury. It also includes support to help employees return to work, which becomes available straight away when an employee is absent.

## What are we covered for?

Our policies are tailored for each of our customers. **To see the details of your cover, please check your policy.** If you don't have a copy of this document, please ask your adviser or contact us on **0345 223 8000**.

## How does it work?



If an employee is unable to return to work following a long absence, submit a claim eight weeks before the end of your deferred period.<sup>1</sup>



After the claim is accepted, we'll pay the benefit to you. You can then pay the employee through your normal payroll system.



During the claim, we'll provide support to help the employee return to work.



## Your Support Services

Your policy also includes access to a range of Support Services.\*

**\*These services are non-contractual benefits provided through Canada Life and can be altered or withdrawn at any time.**

<sup>1</sup> The deferred period is the period of time as employee needs to be absent from work, due to illness or injury, before a claim can be considered.

# Your Support Services

## WeCare

WeCare looks after your employees' wellbeing with a 24/7 UK-based online GP, mental health counselling, a get fit programme, legal and financial guidance, plus much more. Using their phone, tablet or desktop, employees and their families have 24/7 access to thousands of experts, all from the comfort of their own home.

### 24/7 GP

Employees and their immediate families<sup>1</sup> can speak to a GP from the comfort of their own home. No doctors' surgeries or waiting for an appointment.

### Mental Health Support

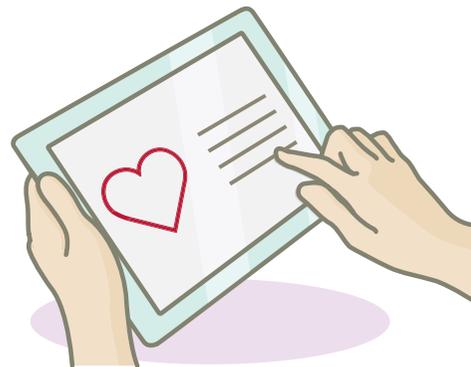
Prevent burnout, tackle major life events or learn to deal with stress and anxiety. Employees get up to 10 sessions with a mental health professional.<sup>2</sup>

### Get Fit Programme

Qualified nutritionists will support employees with bespoke fitness programmes, ranging from diet and exercise plans to stopping smoking.

### Financial and legal support

Over-the-phone support on issues ranging from how to budget more effectively and reduce bills, to dealing with a divorce.



<sup>1</sup> Immediate family includes your spouse, partner, parent or sibling living in the same household. It can also be used by any legal dependant under the age of 21 in full-time education or any other legal dependant who is dependent on you because of disability.

<sup>2</sup> All employees and their immediate family members receive up to 10 personalised counselling sessions (18+), per issue experienced or a 90 minute session for those under 18.



## Who can use the service?

- All UK-based employees, whether insured or not
- Immediate family members<sup>1</sup>

## How to access

We send a unique access code to all eligible employers through their adviser. Employees simply need to:

- 1** Download the **'WeCare Programme'** app from the App Store or Google Play. Alternatively, they can head to **wecare-cl.com**.
- 2** On the **'Log In'** page, click **'Create Your Account'**, where they'll be prompted to enter the access code. As soon as the account is set up, all the services are ready to use.
- 3** Select the service you want to use and follow the on-screen instructions. A specialist will be in touch shortly.

# Your Support Services

## Second Medical Opinion

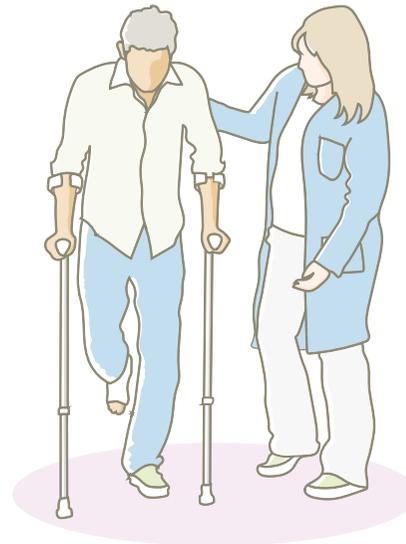
The Second Medical Opinion service provides access to over 50,000 leading consultants worldwide. They offer expert second opinions on diagnoses and treatments for almost any condition.

### Access an Expert

- Locates a world-leading expert on the employee's condition
- Arranges a full review of the employee's medical condition, using their medical records if required
- The employee receives a second opinion on their diagnosis, treatment and a comprehensive report with recommendations

### Online Portal

- Register for **Doctor Online** and e-mail medical questions confidentially to an expert with answers in 72 hours
- **'Health Navigator'** helps check symptoms and get trusted advice
- Extensive library of wellbeing tools, videos and literature
- Access to **FindBestDoc** and **FindBestCare**, which help employees find the best doctors and hospitals for their condition



## Who can use the service?

- All UK-based employees, whether insured or not
- Immediate family members<sup>1</sup>

## How to access

Call  
**0800 085 6605**



Register online at  
**canadalife.**  
**askbestdoctors.com**



<sup>1</sup> Immediate family includes any spouse, partner, parent or sibling living in the same household; any legal dependant under the age of 21 and in full time education; or any other legal dependant who is dependent on the member because of disability.

# Your Support Services

## Toothfairy™

Toothfairy™ is the UK's first health regulated, smart dental app. Designed by dentists and partnering with real dentists in the UK, Toothfairy provides instant access to advice, guidance and prescriptions, all from the comfort of home.

### What's included?

- **Dentist chat helpline** – Unlimited access to a dentist chat helpline through the Toothfairy app. Get instant advice, guidance and prescriptions from real UK dentists
- **Signposting and clinic referrals** – If the dentist thinks physical intervention is needed, they'll identify the issue, signpost further help and help employees find an appointment<sup>1</sup>
- **Videos and articles** – Educational videos and articles to help employees improve their oral health and prevent issues in future
- **Video consultations** – Speak to a UK dentist through a video call for advice and guidance. Employees are charged for the video consultation when requesting this service through the app
- **Prescriptions** – Toothfairy dentists can provide private prescriptions if needed, but employees will need to cover the cost of the prescription
- **Treatment kits** – Access to discounted cosmetic services such as tooth whitening, available from Toothfairy at an additional cost



### + Who can use the service?

- Available to all employees, whether insured or not

### How to access

- 1** Download the **Toothfairy app** from the App Store or Google Play.
- 2** Complete their profile and provide the requested information.
- 3** In **'My Profile'**, click on **'Codes'** and enter their access code to gain access to the Toothfairy services.

Your company's access code is your Canada Life scheme number. You can find this on your policy particulars or by asking your adviser. It should be a letter followed by a series of numbers. For example, Z1234.

<sup>1</sup> The cost of any appointments arranged through Toothfairy must be met by the user.

# Your Support Services

## myStrength

myStrength is your mental wellbeing app, designed to help employees overcome life's challenges. Employees can learn from hundreds of evidence-based activities at their own pace, from guided meditation to improving sleep, helping them to make simple everyday changes to improve their mental wellbeing and emotional resilience.

## What's included?

- Personalised support based on an employee's situation and preferences
- Support to help employees improve their mood, deal with anxious thoughts, handle stress, practice mindfulness and meditation, balance intense emotions, improve sleep, navigate early years parenting and much more
- Hundreds of evidence-based activities, articles and videos covering a broad range of wellbeing issues
- Integrated chat support allowing employees to speak directly with support staff through the app
- Goal setting and mood tracking to help employees track progress



1 Users must be aged 16 or over to access myStrength.

2 Immediate family includes any spouse, civil partner, partner, parent, brother or sister living in the same household as the employee; any legal dependant under the age of 21 and in full time education; or any other legal dependant who is dependent on the employee because of disability.

## + Who can use the service?

- All UK-based employees, whether insured or not<sup>1</sup>
- Immediate family members<sup>2</sup>

## How to access

- 1 Download the 'Teladoc myStrength' app or head to [www.mystrength.org.uk](http://www.mystrength.org.uk).
- 2 Create a new account and enter your company's access code.  
Your company's access code is your Canada Life scheme number. You can find this on your policy particulars or by asking your adviser. It should be a letter followed by a series of numbers.
- 3 Complete a short wellbeing assessment to personalise your experience and determine your focus areas.

# How to communicate your policy

Now your policy is set up, you should let your employees know they're covered. You should also let them know about the Support Services available. To make this easier for you, we provide a range of materials you can use to communicate your benefits.

## ↓ Notification letter

Use our sample wording to let your employees know they're covered. It lets them know that you've provided them with life insurance and briefly covers the support available.

## ▷ Income Protection video

Watch this quick video with your employees.

## Social Media

We're always sharing new ways to communicate and promote your employee benefits. For best practice hints and guidance, follow us on LinkedIn.

## ↓ WeCare flyer

This flyer lets employees know about WeCare.

## ↓ Toothfairy™

This guide helps employees understand what's available with Toothfairy™.

## ↓ myStrength

This guide shows how myStrength can be used to help overcome life's challenges.

## ↓ Second Medical Opinion member guide

This guide lets employees know about the second medical opinion service.

## ↓ Group Income Protection Support Services guide

This guide lets employees know about their support services.



↓ Download

▷ Watch

# How to make a claim

To make a claim, just follow these three simple steps:

## 1. Please send us the following documentation

### Claim form

Please make sure to send us both the employer and employee section of this form at the same time. We're unable to assess the claim until both sections have been completed and returned.

### Medical Evidence

We encourage you and the employee to send us supporting medical evidence to help us assess the claim. This helps us reach a decision more quickly.



### Medical evidence could include:

- Hospital discharge letters
- Letters from treating doctors or specialists
- Test results
- Correspondence from their GP
- Occupational health reports

## 2. Submit your claim eight weeks before the end of your policy's deferred period<sup>1</sup>

Once completed, please send us both signed sections of the claim form, along with supporting medical evidence to our claims management team:

**IP Claims Management Services,  
Canada Life Ltd, Canada Life Place,  
Potters Bar, Hertfordshire EN6 5BA**

or to

**[ipclaims@canadalife.co.uk](mailto:ipclaims@canadalife.co.uk)**



## 3. We'll assess the claim

As soon as we have all the required documents, we'll start our assessment of the claim. Our claims team will call you to discuss the claim and help make the process as simple as possible.

Once we've made a decision, a claims management consultant will let you and the employee know. If we believe rehabilitation is suitable after our review, our rehabilitation team will clearly set out how to support the employee's return to work.

## Any questions?

Find out more on our website, or contact our claims team using the contact details at the back of this guide



## Find out more

Download our forms and find more information on our dedicated claims page.

[Explore claims](#)

<sup>1</sup> The deferred period is the period of time as employee needs to be absent from work, due to illness or injury, before a claim can be considered.

# Get in touch

We're always here to help. If you have an adviser, you may want to raise your questions with them before contacting us. If you'd like to contact us directly, please get in touch using the details below.

## Customer Services

0345 223 8000



groupcsc@canadalife.co.uk



## Claims Team

0345 223 8000



ipclaims@canadalife.co.uk



Further information can be found on our website at [www.canadalife.co.uk/group](http://www.canadalife.co.uk/group)

## Follow us



The support services are non-contractual benefits provided through Canada Life and can be altered or withdrawn at any time.

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