Life Insurance

Welcome guide

on CLASS

canada life™

Protection

Protect the people that matter

Protect the people that matter with your new Life Insurance policy. This cover provides a tax-free payment to beneficiaries chosen by the trustees if an employee passes while employed by you. It also provides emotional support to those grieving their loved one.

Thanks for choosing us for your Life Insurance policy

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

We're delighted you've chosen us for your Life Insurance 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

- Your Policy
- Your Support Services
- How to communicate your policy
- How to make a claim
- Get in touch

Your policy

Your policy provides a tax-free payment beneficiaries chosen by the trustees if an employee dies while working at your company. It can be a lifeline to families or dependants left behind following the loss of someone close.

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.**

Who are the trustees?

This depends on the type of trust you set up when you took out your policy with us. It could be senior staff within your organisation, a nominated third party, or certain named individuals. If you're not sure who the trustees are for your policy, please speak to your adviser or contact us on **0345 223 8000.**

What do my employees need to do?

Complete an Expression of Wish Form

This form lets the trustees of the policy know who a claim should be paid to. It also speeds up the time it takes to pay a claim to the employee's family or dependants.

1. Download the Expression of Wish Form form at **http://documents.canadalife.co.uk/expression-of-wishes-form-unbranded.docx**
2. Ask your employees to complete the form
3. Collect the completed forms for safekeeping

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***These services are non-contractual benefits provided through Canada Life and can be altered or withdrawn at any time.**

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.

What does the service include?

24/7 GP

Employees and their immediate family can speak to a UK-based GP from the comfort of their own home. No doctors' surgeries or waiting for an appointment.

Mental Health Support

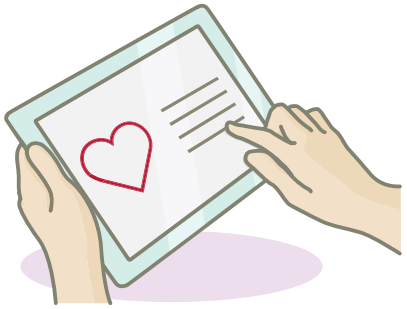
Prevent burnout, tackle major life events or learn to deal with stress and anxiety. Employees get up to 10 sessions[2] with a mental health professional.

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.



Who can use the service?

- All UK-based employees, whether insured or not
- Immediate family members[1]

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, typically within two hours.

1 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.

2 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.

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[1]
- **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.

1 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

Who can use the service?

- All UK-based employees, whether insured or not[1]
- Immediate family members[2]

How to access

1. Download the '**Teladoc myStrength**' app or head to **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.

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.

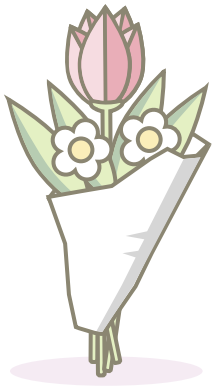
Your Support Services

Bereavement Counselling

Losing someone close can be devastating – no one should go through it alone. Our bereavement counselling service gives people time and space to talk about their feelings. It provides access to a dedicated helpline and up to four telephone sessions with a qualified counsellor.[1]

What does the service include?

- Access to a dedicated bereavement counselling helpline
- Up to four structured telephone counselling sessions[1]
- Face-to-face sessions can be made available where necessary
- Confidential support and advice from HCPC registered Psychologists
- Practical advice on areas including self-help, relevant charities and other support groups
- Available to employees and their immediate family



Who can use the service?

- All UK-based employees covered under a Group Life Insurance policy
- Immediate family members[2]

How to access

Call **0800 912 0826**

1 Two adults (18+) receive, based on clinical assessment, up to 4 structured telephone sessions. Children (under the age of 18) are eligible for a 90-minute session.

2 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

Probate Helpline

When someone dies, you might be in charge of sorting out their estate – their property, money and possessions. It can be confusing, especially if you've never done it before. Our probate helpline puts your employees in touch with the experts who can give advice and financial guidance.

What does the service include?

- Access to probate experts over the phone
- Confidential advice
- Financial guidance and advice on legal matters linked to the bereavement

The service can help with:

- Advice on contents of a will
- Administration of estate
- Finding missing beneficiaries
- Applications for Grants of Representation
- Deeds of renunciation
- Applying for probate

Who can use the service?

- All UK-based employees covered under a Group Life Insurance policy
- Immediate family members[1]

How to access

Call **0808 164 3079**

1 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.

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.

Life Insurance 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 myStength can be used to help overcome life's challenges.

Life Insurance Support Services guide

This guide lets employees know about their support services.

Bereavement Counselling flyer

This flyer lets employees know about the bereavement counselling service.

Probate Helpline flyer

This flyer lets employees know about the probate helpline.

Download

Watch

How to make a claim

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

1. Contact us

Contact us as soon as possible after an employee's death.

2. Send the required documents to:

Life Claims Team, Canada Life Limited, Canada Life Place, Potters Bar, Hertfordshire, EN6 5BA

or to

grouplifeclaims@canadalife.co.uk

3. We'll assess the claim

Once we've received all our initial requirements, we'll advise you:

- of any further information we need to assess the validity of the claim, or
- if we have all the information we need, after assessment, that we can admit the claim, or
- if we've accepted the claim and requested that the Trustees of the Master Trust or Excepted Solution Trust determine the beneficiary

Required documents:

- Claim form fully completed and signed by the scheme trustees or other authorised signatories
- Proof of Death – we'll check the online register where possible. If we're unable to do this, we'll need to see the original death or coroner's certificates. The trustees will require a copy of the death certificate for all claims made under the Canada Life Master Trust or Excepted Solution Trust
- Family Information Form, Expression of Wish form and copies of the Will (where available) which are only required for claims made under the Canada Life Master Trust or Excepted Solution Trust
- Proof of identity and insurance cover are only required for Canada Life Master Trust or Excepted Solution Trust cases and will be requested directly from the beneficiary by the Trustees

Any questions?

Find out more on our website, or contact our Life Claims team:

0345 223 8000

Find out more

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

Explore claims

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

grouplifeclaims@canadalife.co.uk

Further information can be found on our website at **www.canadalife.co.uk/group**

Follow us

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