



Life Insurance

Flexible benefits FAQ

What is Life Insurance?

If you die while employed by your company, Life Insurance will provide your family or beneficiaries with a cash payment.

The payment is usually a multiple of your salary, for example two or four times. There are no restrictions on how this payment can be used. It could pay off the mortgage, funeral fees, or simply be put aside to give your children a brighter future.



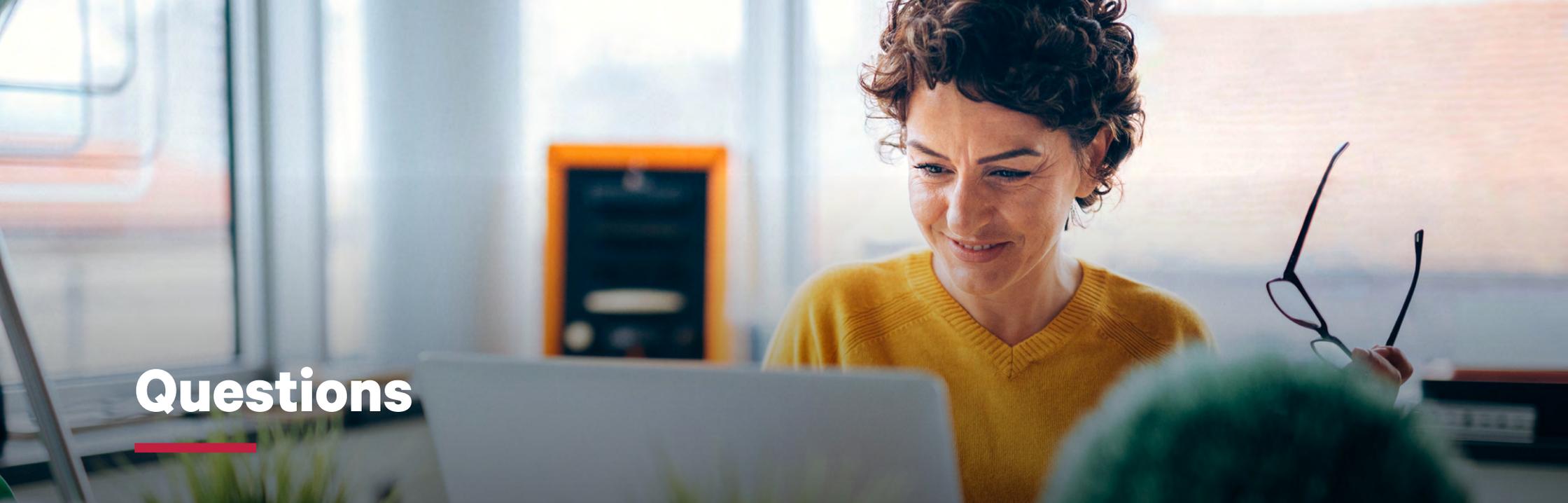
+ How much does it cost?

This benefit is provided through a salary sacrifice arrangement. The amount will depend on your age and level of cover.

If you need more information on the taxation of this benefit, you should speak to your HR department.

+ How do I sign up?

Simply log onto your flexible benefits platform and make your selection.



Questions

+ Will I need to provide any more information?

In most cases, we'll need to check you're in good physical health and working your normal hours. We call this being 'actively at work'; you can read full terms on our website, or by clicking [here](#).

In some circumstances and depending on your level of cover, we might also need you to complete a health questionnaire, but this usually isn't required.

+ How will the benefit be paid?

We'll pay the Trustees of the scheme, who should pass the payment to the chosen beneficiaries. This is usually done via bank transfer.

+ Who are the trustees?

The Trustee(s) are appointed by your employer, and can be a group of people or the company itself.

Their main role is to administer the policy, establish the beneficiary, and make the claim payment.

+ Will I still be covered if I leave the company?

No, you won't be covered anymore if you leave the company.

+ Will I be charged for using the support services?

Support services are free for you to use. However, there are some additional charges for some Toothfairy services.

+ What are the additional charges?

- There's a fixed £20 admin fee for any private prescriptions ordered through the Toothfairy app, plus the cost of your prescription which may vary
- Video consultations with a UK dentist are £29 per appointment
- Discounted cosmetic services such as teeth whitening, available from Toothfairy at an additional cost

Find out more www.canadalife.co.uk/workplace-protection/group-life-insurance/

What else does my cover provide?

Aside from the cash payment, you and your immediate family¹ have access to a range of support services,² including:



Bereavement Counselling

Our bereavement counselling service provides up to four telephone sessions with a qualified counsellor³.

Available to your immediate family members¹ if you die.

[Find out more](#)



Probate Helpline

Our Probate Helpline provides access to probate experts who can help you with will writing, administration of estate, finding missing beneficiaries and applying for probate.

[Find out more](#)



myStrength

myStrength is your mental wellbeing app. Choose the support you need and get free personalised guidance to help you and your immediate family members,¹ who are aged 16+, overcome life's challenges. You can access myStrength 24/7 through the app or online.

[Find out more](#)



Toothfairy

You have access to Toothfairy – the UK's first health regulated, smart dental app⁴. 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.

[Find out more](#)

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

³ 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.

⁴ Access to Toothfairy doesn't extend to your immediate family.

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