



Partner Life Insurance

Flexible benefits FAQ

What is Partner Life Insurance?

This cover provides a cash payment if your husband, wife or partner dies while you're employed by your company.

This can be used in any way you feel is suitable. For example, paying off the mortgage, funeral fees or putting it 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 partner's 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 my partner need to provide any medical information to join the policy?

Your partner will need to complete a short health questionnaire.

+ 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 my partner still be covered if I leave the company?

No, your partner 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 WeCare and 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
- There's a cost for any private prescriptions ordered through the WeCare 24/7 GP consultation

Find out more www.canadalife.co.uk/workplace-protection/flexible-benefits/

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 counsellor.³

[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](#)



WeCare

WeCare looks after your wellbeing with a 24/7 UK-based online GP, mental health counselling, a get fit programme, legal and financial guidance, plus much more. You and your family have 24/7 access to thousands of experts, all from the comfort of your own home.

[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 app.⁴ 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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