

Income Protection Insurance

Your flexible benefits

How can it help me?

If you couldn't work due to illness or injury, how would you manage? Who's going to pay the bills? How will you provide for your family? It's a worrying thought.

Struggling to keep your finances under control at a difficult time should be the last thing on your mind.

That's where Income Protection Insurance can provide a much needed safety net. It replaces part of your salary so you can focus on your health, while we make sure your finances don't spiral out of control.

You'll also have access to a range of Support Services designed to keep you fit and healthy, both physically and mentally.



What do I get?



A replacement income when you're unable to work



Health and wellbeing advice for you and your immediate family* – 24/7



Claims are dealt with quickly and sensitively

*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.

Support Services

Your policy comes with access to a range of support services.



Scan me to find out more

- 1 These services are non-contractual benefits provided through Canada Life and can be altered or withdrawn at any time.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

What's included?¹



WeCare

You'll have access to a 24/7 online GP, plus wellbeing, financial and legal support, and much more.



myStrength

Choose the mental wellbeing support you need and get free personalised guidance to help you and your immediate family members,² who are aged 16+, overcome life's challenges.



Second Medical Opinion

You'll have access to an expert second medical opinion service, providing access to over 50,000 leading consultants worldwide. They provide second opinions on diagnoses and treatments for almost any condition.



Toothfairy

You have access to Toothfairy – the UK's first health regulated, smart dental app. Toothfairy provides instant access to advice, guidance and prescriptions, all from the comfort of home.

How much does it cost?

Some example costs are set out below based on the monthly cost for XX of benefit:

| Age | Monthly cost for each XX of benefit |
|-----|-------------------------------------|
| 16 | £X.XX |
| 20 | £X.XX |
| 25 | £X.XX |
| 30 | £X.XX |
| 35 | £X.XX |
| 40 | £X.XX |

| Age | Monthly cost for each XX of benefit |
|-----|-------------------------------------|
| 45 | £X.XX |
| 50 | £X.XX |
| 55 | £X.XX |
| 60 | £X.XX |
| 65 | £X.XX |
| 69 | £X.XX |

- Other levels of cover are available in steps of XX.
- Cover is available from age 16 to age XX with different rates for each age.
- For full terms and prices, please log onto your flexible benefits platform.

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How do I get covered?

Simply log onto your flexible benefits platform and make your selection before the window closes.

Cover is available in steps of XX up to a maximum of XX.



Any questions?

Please contact your HR department on XXXXX XXXXXX or email@company.co.uk



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