



[Deliver]

Group Critical Illness

Support your employees
during serious illness



Deliver support when it's needed

Our Group Critical Illness cover supports your employees when they're diagnosed with one of the many critical illnesses. It can help you deliver financial, practical and emotional support at a time when it's really needed.

What is Group Critical Illness?

Our Group Critical Illness cover supports employees with a tax-free payment if they're diagnosed with one of the defined illnesses, has undergone one of the surgical procedures, or circumstances occur which means that the definition of an insured illness we cover is met. It's designed to ease the financial pressure that can follow the diagnosis of a serious illness. As an employer, you decide who to cover and the amount of cover available.

Key benefits



Children's cover included free with every policy



Save time with no medical underwriting in most cases



Tax-free payment made directly to the employee

Key features

- Critical illness insurance for two or more employees
- Choose cover in fixed amounts or multiples of salary, up to £500,000
- Easy to set up with simple yearly accounts
- A minimum of 12 core illnesses covered on every policy, including cancer, heart attack and stroke
- A number of additional illness options are available
- Include cover for Total Permanent Disability (TPD)
- Long-term practical and emotional support from a qualified nurse for all employees who make a claim
- A second opinion on almost any treatment or diagnosis from a world-leading consultant, available to employees and their immediate families¹

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 does it work?

1

Step one

You choose who you want to cover, the amount of cover and how employees join the policy. Once you've accepted our quote, we'll set up your policy.



2

Step two

We'll produce your accounts and invoice once a year using the employee data you send to us. You can pay monthly or annually. We'll review your pricing once every two years.



3

Step three

If someone whose covered satisfies the definition of one of the insured illnesses, you should submit a claim. We'll review the claim and if we accept it, we'll pay the benefit directly to your employee.



Our cover

As an employer, you can choose who you want to cover in your policy. For example, you might choose to include all permanent employees aged between 16 and 70. You also choose the level of cover available, which can be a fixed amount or multiple of the employee's salary.

Cover options

Benefit options	<p>Multiple of salary</p> <p>You can choose to set the amount of cover in multiples of salary. For example, if an employee had a salary of £25,000 and they're covered for two times salary, their total benefit would be £50,000.</p> <p>There's no maximum multiple, but an employee's total benefit is limited to £500,000.</p> <p>Fixed benefits</p> <p>Fixed benefits can be any amount and are not based on salary. An example would be covering all employees for a fixed amount of £50,000.</p> <p>These benefits are limited to a maximum of £500,000.</p>
Cease age	Flexible up to age 70
Who can be covered	We can cover a wide range of employees, including permanent, part-time, directors, zero-hour contract, fixed-term contract and temporary employees.
Children's cover	Employees' children are automatically covered for free with every policy. If they're under 18 (22 if in full-time education), they'll be covered for 25% of the employee's benefit, up to a maximum of £25,000.
Partner cover	Employees' partners can also be covered as an optional benefit. These benefits can be a multiple of the employee's salary, or a fixed benefit. They're limited to £150,000 or the employee's benefit if that's lower.
Underwriting requirements	Most employees can be covered with no medical underwriting as we apply a pre-existing conditions exclusion.
Free cover level	Up to £500,000

Support services

We believe protection should be more than a financial benefit. That's why we offer a wide range of support services with our cover. These services help support your business and employees, while improving your employee benefits package.

What's included?

myStrength

myStrength is your mental wellbeing app, designed to help your employees overcome life's challenges. Support is personalised based on their preferences, helping them to tackle specific issues in their lives.

Who can use it?

- All UK-based employees, whether insured or not, and their immediate family members¹ who are aged 16 or over



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.

Who can use it?

- All UK-based employees, whether insured or not



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

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.

Support services

We believe protection should be more than a financial benefit. That's why we offer a wide range of support services with our cover. These services help support your business and employees, while improving your employee benefits package.

What's included?

Personal Nurse Service

Our Personal Nurse Service provides long-term practical and emotional support over the phone with the same qualified nurse, for as long as it's needed. The service is free for every employee making a critical illness claim, whether it's accepted or not.

Who can use it?

- UK-based employees covered by a Group Critical Illness policy, and their immediate family members¹



Second Medical Opinion

When it comes to health problems, we all want clear and definitive answers. Our 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.

Who can use it?

- UK-based employees covered by a Group Critical Illness policy, and their immediate family members¹



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

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.

Key terms explained

Medical underwriting

Medical underwriting involves us assessing the health and lifestyle of an employee to check if we can provide cover. A member usually completes a health declaration form as part of this process.

Eligibility

The eligibility is the group (or groups) of employees you decide to cover. For example 'all permanent employees aged between 16 and 70'. Employees who join your company and meet the eligibility will automatically be covered without any requirements.

Discretionary entrant

A discretionary entrant is an employee who joins outside of the policy's eligibility or normal joining times. For example, an employee is over the policy's maximum age, but you'd like to cover them. This type of cover always needs our agreement and is normally subject to checks, such as medical underwriting.

Free cover level

The free cover level is the total amount we'll cover without the need for medical underwriting. The free cover level applies to normal entrants only (i.e. those joining in line with the agreed eligibility and joining conditions) and not discretionary entrants.

Cease age

The age cover ends for your employees.

Survival period

A period of time, typically 14 days, in which a member must survive following the diagnosis of an insured illness or operation to make a claim.

Pre-existing conditions exclusion

This refers to any illness a member has either suffered from, or currently has, before joining a critical illness policy.



Also worth knowing

How do I get a quote?

You can get a Group Critical Illness quote from an adviser. Once you've discussed your business needs with them, they can email us for a quote at **groupquotes@canadalife.co.uk**

What do I need to get a quote?

To get a quote we'll need the following information:

- Employer details
- The benefits you want to include
- What age the cover should end
- What illnesses you want to cover
- Cover details for individual employees (eg, gender, date of birth, salary, occupation, work location, business travel)

We might need more information if another provider already covers the benefits. Please send your quote request to **groupquotes@canadalife.co.uk**

What illnesses are covered?

Every policy covers at least 12 core illnesses:

- | |
|---|
| • Cancer |
| • Cardiac Arrest |
| • Coronary artery bypass grafts |
| • Creutzfeldt-Jakob disease (CJD) |
| • Dementia including Alzheimer's disease |
| • Heart attack |
| • Kidney failure |
| • Major organ transplant |
| • Motor neurone disease |
| • Multiple sclerosis |
| • Parkinson's disease |
| • Stroke |

Although most employees won't need to provide any medical information, we might need it in some cases. Some examples include:

- When an employee has a particularly high level of cover
- There's been an increase in cover for a small number of employees
- You ask to cover an individual employee for a higher benefit
- We need the information to assess a claim

This isn't a comprehensive list and there might be other situations where we ask for medical information.

When will you need medical information?

Get in touch

Employers

Get a tailored Group Critical Illness quote from an adviser. To find one, visit [Unbiased](#).

Advisers

Please contact your account manager if you have any questions or queries.

Contact us

Get in touch with our team and we'll be happy to help.

0345 223 8000

Lines are open Monday to Friday
from 9am to 5pm



Email us
[**groupcsc@canadalife.co.uk**](mailto:groupcsc@canadalife.co.uk)



About us

We provide support when it's needed most

We are Canada Life, the UK's largest provider of workplace protection. We have over 50 years' experience covering thousands of businesses throughout the UK.

Our mission is to help people when they need it most, so we specialise in three products that help employers do exactly that: Life Insurance, Income Protection and Critical Illness cover.

We've grown considerably since we first arrived in the UK in 1903. We now support over 27,500 employers, covering 2.98 million employees for over £353 billion of benefits. This makes us the largest provider of group insurance in the UK.¹

Find out more

We're dedicated to helping more employers support their employees when they need it most. Use our website to find out more about our products or contact us on:

0345 223 8000

Lines are open Monday to Friday
from 9am to 5pm



**[www.canadalife.co.uk/
workplace-protection/](https://www.canadalife.co.uk/workplace-protection/)**



¹ As at 31 December 2022 (Swiss Re Group Watch 2023)

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