



Safeguard

Group Income Protection

Protect your business from long-term illness and injury

Protection



Safeguard your business and people

Our Group Income Protection provides support if an employee is unable to work due to long-term illness or injury. It safeguards your business and people from the costs of long-term absence, protecting your employees' income and helping them return to work.

What is Group Income Protection?

Our Group Income Protection cover provides financial and rehabilitation support if an employee is unable to work because of a long-term illness or injury. We'll pay a percentage of an employee's salary when they're off sick, and we'll help them return to work when they're better. As an employer, you decide who to cover and the amount of cover available.

Key benefits



Absent employees receive financial and emotional support



Access to our team of in-house rehabilitation experts



Save on sick pay costs and time spent managing absence

Key features

- Income protection for two or more employees
- Choose cover up to 75% of employees' salaries
- Cover for pension scheme and National Insurance contributions
- Easy to set up with simple yearly accounts
- Access to our early intervention team, who'll help employers manage workplace absence
- Access to our in-house rehabilitation and claims experts
- Employees and their immediate family can speak to a GP from the comfort of their own home
- Second medical opinions from over 50,000 leading consultants worldwide
- Prevent burnout, tackle major life events or learn to deal with stress and anxiety. Employees get up to 10 sessions with a mental health professional¹
- Over-the-phone financial and legal support on a range of issues from budgeting to dealing with a divorce

¹ 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.



How does it work?

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.



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.



Step three

If an employee is absent from work due to illness or injury, call our Early Intervention Service for immediate support and guidance.



Step four

If the employee remains absent for a certain period of time, known as the 'deferred period', you should make a claim. We'll review the claim and if it's accepted, we'll start paying you their monthly benefit. This should then be paid to the absent employee through your normal payroll system.



Step five

We'll review the claim at regular intervals and provide support to help the employee return to work.



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 is normally a percentage of the employee's salary. You can also cover national insurance and pension scheme contributions.

Cover options

Benefit options	<p>Percentage of salary We normally cover employees for a percentage of their salary. Most employers choose to cover their employees for 50% or 75% of their salary.</p> <p>We'll start paying this benefit after they've been unwell or injured for a set period of time, known as the 'deferred period'. We can cover a range of deferred periods, from 13 to 52 weeks.</p> <p>State benefits We'll deduct any state benefits an employee might be entitled to, such as Employment and Support Allowance (ESA). Where this is covered, the income protection benefit will be a percentage of the employee's salary minus the state benefit.</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.
Pension scheme contributions	We can cover both employee and employer pension contributions. The maximum we can cover is 35% of the employee's salary, with a maximum contribution of 7.5% for the employee.
National insurance contributions	We can cover an employer's National Insurance contributions for the amount of benefit insured.
Limited payment periods	You can choose the length of time to pay a claim. This can be up until the maximum age the policy covers, or for a set period of time, such as two or five years.
Underwriting requirements	Most employees can be covered with a simple actively at work requirement and no medical underwriting.
Free cover level	Up to £150,000

Early Intervention Service

Our Early Intervention Service offers day-one absence management at no additional cost. If one of your employees is absent, your HR or line managers can call our dedicated helpline for immediate support and guidance.

The helpline is staffed with our in-house registered nurses, occupational therapists and vocational rehabilitation consultants.

If we believe early intervention could help, we'll offer our advice, which could include:

- + General guidance and recommendations to help the employee return to work
- + Recommending services already available to your organisation, such as occupational health
- + Identifying possible solutions to work-related absences
- + Calling the absent employee at an appropriate time to better understand the absence
- + Providing recommendations for a return-to-work

How does it work?



Step 1

Call our team of nurses and rehabilitation specialists



Step 2

We'll ask some questions about your employee's absence



Step 3

We'll provide our guidance, recommendations or return to work support



Find out more about our **Early Intervention Service**



Support services

We believe protection should be more than a financial benefit. That's 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.

Our Group Income Protection policies include:



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.

Who can use it?

It's free to use for:

- All UK based employees, whether they're insured under the income protection policy or not
- Immediate family members of the employee



Included with our cover at no extra cost. Find out more about our support services on our **website**.



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?

It's free to use for:

- All UK-based employees, whether they're covered under the income protection policy or not
- Immediate family members of the employee



Included with our cover at no extra cost. Find out more about our support services on our **website**.

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 would 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 will 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. You can find your free cover level on your quote.

Cease age

The age cover ends for your employees.

Deferred Period

The amount of time an employee must be unable to work before a claim is paid. The deferred period starts on the first day that the employee is unable to work. A claim can be paid at the end of the deferred period.

Incapacity

An illness or injury that meets the definition you've chosen. This definition will be shown on your quote and we'll use this to assess claims. policy.



Also worth knowing

How do I get a quote?

You can get a Group Income Protection 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?

Your adviser will be able to get a quote from us as long as they have the following information:

- Employer details
- How many employees you want to cover
- Level of cover
- Cover details for individual employees (eg, date of birth, salary, work location (normally a postcode))

Simply email the above to us at groupquotes@canadalife.co.uk

Is there a charge for the extra support?

No – all rehabilitation and support services are free to use.

How do you help employees return to work?

Our dedicated team of nurses and absence specialists aim to resolve long-term absences with medically-endorsed plans to support employees back into the workplace. You can speak to them from day one of an absence for guidance and recommendations on getting your employee back to work in good health.



Get in touch

Employers

Get a tailored Group Life Insurance 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



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 45 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 26,000 employers, covering 2.9 million employees for over £310 billion of benefits¹. This makes us the largest provider of group insurance in the UK.

Find out more

We are 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



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GRP1373 – 1121R(A)

