

LiFE

protection

Group Income Protection

Providing a **guaranteed income** for your employees if illness or injury prevents them from working



iNVALUABLE

No business can afford to be without its key people.
So what would happen if one of your colleagues couldn't work through illness or injury?

If a valued colleague was badly injured or diagnosed with a serious illness you'd want to give them as much support as possible – reassuring them about their finances and giving them the best opportunity to recover and return to work.

If you could provide that assistance cost effectively, so much the better.

Canada Life's Group Income Protection cover not only enables you to provide a guaranteed income for those employees who are unable to work as a result of illness or injury but we also offer a range of services to reduce the risk of an employee being away from work long term.

Our Group Income Protection cover is designed to help you manage long-term sickness absence more effectively - an issue which costs UK businesses almost £20 billion per year at an average cost of £780 per employee per year¹.

A study for the Department for Work and Pensions² (DWP) on how employers view and deal with sickness absence found that most employers wanted to reduce sickness absence and to retain their staff. Its findings confirmed that absence has:

- A detrimental effect on staff morale and productivity
- A negative impact on the effectiveness of the business and customer service
- A direct impact on the bottom line through lost productivity, sick pay and replacement staff

With Canada Life's Group Income Protection cover your business and your employees will be protected.

Your employees won't have to worry about how they would meet their monthly financial commitments during their time off work, and you won't need to provide financial support (beyond your normal sick pay policy period) to an ill or injured employee while also paying for a replacement.



¹ CBI Absence & Labour Turnover Survey 2007.

² DWP Job Retention and Rehabilitation: Employers management of long term absence survey 2004.

iN HARMONY



We believe that Group Income Protection is not just about paying claims – it is also about supporting an organisation's workforce in all aspects of life.

Our approach ensures that you and your people have the right support and expertise you need every step of the way.





With 35 years' experience in managing Group Income Protection schemes, we'll work with you to provide:

- The best possible scheme design for your business
- A competitive price – which starts from as little as 1% of payroll
- Inclusive services, such as Best Doctors® and BusinessCare, that support your people and help your business through what can be a difficult time
- An efficient and fair Claims Management Service, which can work with you to improve your claims incidence
- The option to include additional services to help your business manage workplace and wellness issues – through our Absence Management Programme and our Employee Assistance Programme
- Free cover limits, so only members' benefits in excess of this limit will normally require medical underwriting

At Canada Life you can trust us to ensure that claims are dealt with by in-house teams with the relevant experience and expertise. Depending on the profile of the scheme you may also be able to benefit from the following features.

Active Claims Management

Our dedicated team of professionals can visit you on site to provide guidance and support on all matters relating to long-term employee absence.

Our claims management team will develop a close working relationship with your representatives to help establish appropriate claims management practices from the outset. They can also help you to reduce the incidence of new claims and help deal with any 'contentious' claims.

Rehabilitation advice and support

Our medically-trained rehabilitation team can work with your employees to identify opportunities for recovery – providing a proactive and supportive approach to rehabilitation.

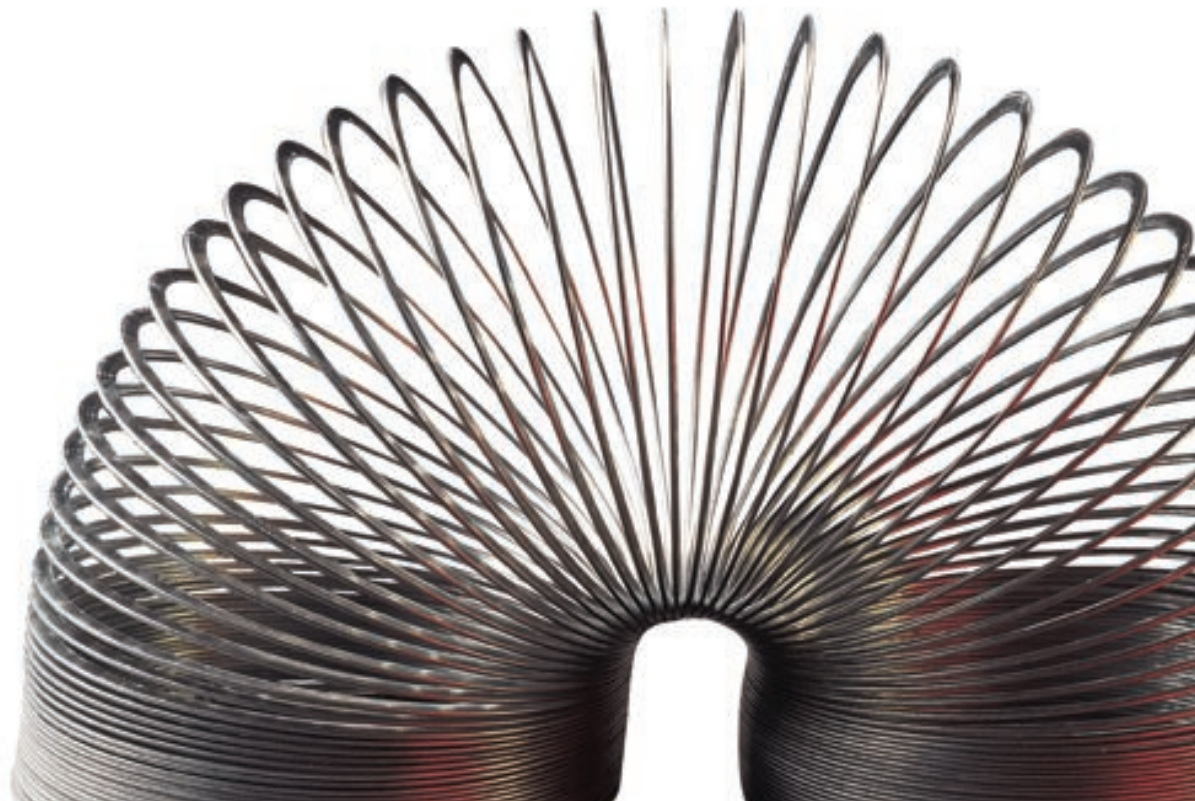
In safe hands

Canada Life is one of the leading Group Insurance providers in the UK, with over 35 years' experience in the group risk market. In excess of 10 million people are currently protected by Canada Life, almost three million of those by the Group Insurance division in the UK.

Group Risk business placed with Canada Life will be in the safe hands of specialists who understand your requirements in every way. Our dedicated Group Insurance Division in Bristol handles every aspect of the management of a scheme from quotations and customer service support to underwriting and claims.

iNTELLIGENT

Not all businesses are the same. That's why our Group Income Protection solution has flexibility built into it – from the claim payment period to the benefits provided.



Our Group Income Protection solution

Our solution is flexible so that you select the cover to suit your budget and business needs. You can choose:

- To cover from 3 employees up¹ – no upper limit applies
- How soon benefit payments should start, to suit your business needs and sickness policy - from 13 to 52 weeks
- To provide a percentage of salary as cover – from 50% to 75%
- To protect pension contributions and/or your employer's National Insurance Contributions
- Claim payment periods from 2 to 5 years or until retirement
- Insurance to provide a lump sum payment at the end of a limited income benefit term
- Full or partial integration with state benefits

Employer advantages include:

- ✓ The provision of a guaranteed income for employees who are unable to work as a result of illness or injury
- ✓ Flexibility to select a level of cover to suit your budget
- ✓ Premiums are usually allowable as a business expense and enjoy Corporation Tax relief², so reducing the real cost
- ✓ No need to provide financial support (beyond your normal sick pay policy period) to an ill or injured employee
- ✓ Security, with one of the largest providers of Group Income Protection in the UK
- ✓ An efficient and fair Claims Management Service
- ✓ A clear advantage in helping to recruit and retain the best staff

Employee advantages include:

- ✓ Financial reassurance and a guaranteed income if illness or injury prevents them from working
- ✓ They don't contribute towards the scheme and it is not taxed as a benefit in kind
- ✓ Support throughout their rehabilitation process – with the focus on a positive outcome and return to work where possible

¹ Cover from three lives upwards is only available through Canada Life's web portal CLASS (Canada Life Automated Self Service). The minimum number of lives covered through manual underwriting is five.

² Tax treatment depends on the individual circumstances of each client and may be subject to change in the future.

iNNOVATIVE



We believe that innovation is at the heart of any successful business. That's why we continually develop new ideas which evolve from our experiences with clients and the issues they face.

Best Doctors®

When a valued colleague is faced with the diagnosis of a serious medical condition, your priority as an employer is to help them regain their health and return to work as quickly as possible. Recognising this, Canada Life has teamed up with Best Doctors to provide an integral service to our Group Income Protection cover, which will enable you to give your employees access to the best possible specialists, who can confirm the diagnosis and make treatment recommendations.

What is it?

Best Doctors is an independent advisory service which was established in 1989 to improve the quality of care for seriously ill individuals by answering two basic questions:

- Is the diagnosis correct?
- What is the best treatment?

Best Doctors maintains a database of over 50,000 doctors from around the world (including 1,100 in the UK) who are regularly peer reviewed and are recognised as the best by the top specialists in their field.

How does it work?

Scheme members and their eligible dependants benefit from:

- Unlimited access to the Member Care Centre, a confidential telephone based helpline available 24/7
- Ongoing support and updates from a dedicated Best Doctors Case Manager about their case
- An in-depth medical review from a medical expert on their diagnosis

- Guidance through the best treatment options
- Continuous monitoring of the treatment process for the patient where the treatment is outside the UK or Republic of Ireland¹
- Assistance with the hospital admittance process, medical appointments, travel and accommodation arrangements¹

Employer advantages include:

- ✓ An excellent addition to your employee benefits package
- ✓ Reassurance that your employees have access to the best possible medical advice
- ✓ Can help to reduce absenteeism by avoiding inappropriate treatment and reducing the period of recovery

Employee advantages include:

- ✓ Unlimited, 24/7 access to a confidential telephone-based helpline
- ✓ Ongoing support and updates from a dedicated Best Doctors Case Manager about their case
- ✓ In-depth medical review from a medical expert on the diagnosis of a serious illness
- ✓ Guidance through the best treatment options available from a unique database of 50,000 doctors who have been voted “the best” by their peers

For further details, please refer to our Group Income Protection services brochure entitled, ‘Solutions for your working life’.

¹ Funding for treatment is not provided by Best Doctors or Canada Life.

BusinessCare

Many businesses are often faced with the challenge of trying to grow the company whilst also keeping up with legal, tax, VAT, employee wellbeing and Health & Safety issues.

Acknowledging this need, Canada Life now provides employers with the solution through BusinessCare, an integral part of our Group Income Protection cover.

What is it?

BusinessCare is an online business manual and telephone helpline available 24 hours a day, 365 days a year which offers organisations help and resources covering many of the key operational issues they face in the day-to-day running of their business.

How does it work?

BusinessCare gives employers access to:

- An online business manual on employment, health & safety, legal, tax & VAT, and employee health management and wellbeing issues
- 24/7 telephone access to qualified professionals available to give advice on all commercial legal matters
- Regular news bulletins keeping you up-to-date with the latest changes to legislation
- Access to a legal document review service
- Access to consultancy services at preferential rates

Employer advantages include:

- ✓ A valuable risk management tool to help you run your business
- ✓ Saves you money by providing you with the information you need
- ✓ Helps you comply with your duty of care towards your employees and could help you avoid stress claims

For further details, please refer to our Group Income Protection services brochure entitled, 'Solutions for your working life'.

BusinessCare is provided by Canada Life's services company CLFIS (UK) Limited and is delivered by FirstAssist Services Limited.

EmployeeCare

Working on the basis that prevention is better than cure, our employee assistance programme, EmployeeCare, is designed to ensure stability and focus in the workplace. Providing an accredited British Association for Counselling and Psychotherapy (BACP) service that focuses on addressing the various causes of absenteeism helping employees to deal with the stresses encountered in every day living which can commonly result in an individual bringing their worries to work.

What is it?

EmployeeCare provides assistance on a range of areas including (but not limited to) emotional difficulties, health problems, debt issues and work and family relations.

How does it work?

EmployeeCare provides employees with:

- immediate access to professional counselling,

AbsenceFirst

Managing staff who are absent from work can be a real test of a manager's skills. Recognising this, Canada Life now provides access to AbsenceFirst, a chargeable absence case management service paid for on a case by case basis. This enables you to control costs by choosing how much support you require.

- a health and wellbeing telephone advisory service; and
- an online health and wellbeing portal operating 24 hours a day, 365 days a year.

Employee advantages include:

- ✓ 24/7 access for employees to confidential expert advice and support
- ✓ Information on diet and nutrition, body mass checks and general health and wellbeing articles
- ✓ Personal health assessment and reports highlighting areas flagged by the health check

Employer advantages include:

- ✓ Happier, healthier staff who pass on the ultimate benefit to your organisation through enhanced productivity, attendance and loyalty
- ✓ Helps you comply with your duty of care towards your employees and could help you avoid stress claims

For further details, please refer to our Group Income Protection services brochure entitled, 'Solutions for your working life'.

How does it work?

You choose the extent to which you need the service, which comprises:

- Reviewing cases, and providing a clear assessment, recommendations and an action plan
- Case management of more complex cases, and resolving them to the satisfaction of all parties concerned

Both AbsenceFirst and EmployeeCare provided by Canada Life's services company CLFIS (U.K) Limited and delivered by FirstAssist Services Limited.

iNTERESTED?

To find out more about Canada Life's Group Income Protection solution and discuss the cover that would be most appropriate for your business, speak to your intermediary. If you do not have an intermediary, you can find one in your area at www.unbiased.co.uk

FURTHER INFORMATION

If you are an intermediary and require any further information please speak to your regular sales contact at Canada Life, or contact us via our dedicated Customer Service Centre on:

0845 223 8000

email groupcsc@canadalife.co.uk

To obtain a quotation please email the relevant benefit basis and membership details to our underwriters at:

groupquotes@canadalife.co.uk

or, login to CLASS at www.canadalife.co.uk/class

IN DETAIL

This brochure provides a summary of our Group Income Protection insurance, but does not fully describe the terms and conditions of the contract.

Please refer to our Technical Guide for full details of our terms and conditions. This is available from our website at www.canadalife.co.uk/group

Our forms are available to download from our website: www.canadalife.co.uk/group

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