

GROUP INCOME PROTECTION

Support Services

Introduction

We believe insurance is about much more than just a financial benefit. When employers choose our Group Income Protection policy, they also get access to five Support Services. Helping employees back to work after absence and helping them stay healthy at every stage of their life.

There is no cost involved for all service users as the Support Service costs are absorbed within the Group Income Protection premium* (See note in final column).

Access to all the Support Services provided will be available from the date Group Income Protection cover commences with us.

Notes

The Early Intervention Service is provided by Canada Life Ltd, all other Support Services are provided by Canada Life's services company CLFIS (UK) Limited (CLFIS), through its service providers Best Doctors Inc, Medical Care Direct, LifeWorks and Epoq Group Ltd.

Important information

These services are non-contractual benefits which are available if you have a Group Income Protection policy with us. The provision of these services does not form part of your insurance contract with us and we provide access to these services as a value-added extra.

These are complimentary services and can be altered or withdrawn at any time.

Early Intervention Service

Early Intervention Service offers day-one absence management support. If an employee is absent, employers can call our helpline for immediate support and guidance.

For further information please see our [website](#).

Business Care

BusinessCare gives employers the tools they need to comply with employment law, follow best HR practice and trade safely to protect their businesses.

For further information please see our [website](#).

EmployeeCare

EmployeeCare provides confidential telephone and face-to-face counselling, as well as support with everyday matters such as finding childcare or eldercare, legal issues and debt management.

For further information please see our [website](#).

How it Works Product Information Going On Risk

Second Medical Opinion

The Second Medical Opinion service provides access to over 53,000 leading consultants worldwide. They offer second opinions on diagnoses and treatments for almost any condition.

Further information can be found on our [website](#)

Treatment Sourcing

The Treatment Sourcing service makes it easier for employees and their families to access convenient private healthcare at competitive prices.

Further information can be found on our [website](#)

Notes:

The cost of any treatment will be met by the service user. Medical Care Direct may charge an administration fee when treatment is sourced.



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

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Canada Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Canada Life Limited
3 Rivergate, Temple Quay, Bristol BS1 6ER
Telephone 0345 223 8000