

Critical Illness Insurance

Your flexible benefits



Because this cover is set up by your employer, it costs a lot less than you might think.

Find out how much it costs and how you can get covered today.



How can it help me?

Suffering from a critical illness can turn your life upside down. It can have a devastating effect on both you and your family, not just emotionally, but financially as well.

The last thing you need to worry about after being diagnosed with a critical illness is how you're going to pay the bills.

Critical Illness Insurance provides a tax-free cash pay-out if you're diagnosed with one of the defined illnesses, or you've undergone one of the listed surgical procedures. It's a financial safety net that protects you and your family, easing the financial pressure that comes with a critical illness.

What illnesses are covered?

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

As well as these illnesses, you're also covered for **26 additional illnesses**.

Any children you have are automatically covered for **25% of your benefit up to a maximum of £25,000**.

Full details of all the conditions covered can be found in your Member Guide, available from the HR team.

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¹ These services are non-contractual benefits provided through Canada Life and can be altered or withdrawn at any time.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 spouse, partner, parents, siblings or children under 21, in full time education, who live at the member's normal address of residency.

What's included?¹



Personal Nurse Service

You'll have access to a personal nurse service, providing long-term practical and emotional support over the phone with the same qualified nurse, for as long as it's needed. It becomes available after you submit a critical illness claim.



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.



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.



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 £10,000 of benefit:

Age	Employee monthly cost for each £10,000 of benefit	Partner monthly cost for each £10,000 of benefit
16-24	£0.51	£0.56
25-29	£0.74	£0.81
30-34	£1.00	£1.10
35-39	£1.49	£1.64
40-44	£2.46	£2.71

Age	Employee monthly cost for each £10,000 of benefit	Partner monthly cost for each £10,000 of benefit
45-49	£4.24	£4.67
50-54	£7.31	£8.05
55-59	£11.60	£12.77
60-64	£14.67	£16.14
65-69	£19.33	£21.26

- Cover is available from age 16 to age 70 with different rates for each age.



How do I get covered?

Simply log onto your flexible benefits platform and select your benefit before the window closes.

Cover is available in steps of £10,000 up to a maximum of £500,000 for employees and £250,000 for partners. (Partner benefit capped at employee benefit, if lower)



Any questions?

Please contact your HR department on 01603 972590 or Norfolk@polfed.org



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We're happy to help if you need more support. Please let us know if you'd like a document provided in an alternative format, such as Braille, large print, or an audio file.

If you have difficulties communicating over the phone, you can contact us via Relay UK by using your Relay app or dialing 18001 before our phone number.

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