



Portable Benefits

Flexible group insurance
coverage that doesn't quit

Portable Benefits is optional life, critical illness and accidental death and dismemberment (AD&D) insurance coverage. It's an easy way for plan members to get the coverage they need without any extra administrative work or cost to you. We call this coverage "portable" because members keep their coverage, even if they leave their group plan or the plan terminates.

Who's eligible?

Actively working members who are younger than 65 and part of a Canada Life™ employer group plan and their eligible dependants can apply. They can apply at any time, even 31 days after they leave their group plan or the plan terminates.

	Life	Critical Illness	AD&D
Who's eligible?	Member, spouse and child*	Member and spouse	Member or family coverage
Termination age	85	65	85

*coverage starts 15 days from birth

Will my members get access to Portable Benefits if our group plan already offers optional benefits?

No, if you offer optional benefits to your plan members they won't have access to Portable Benefits.

How much coverage can they get?

	Life	Critical Illness	AD&D
Minimums and maximums			
Member	\$25,000-\$1,000,000	\$25,000-\$250,000	\$25,000-\$250,000
Spousal	\$25,000-\$1,000,000	\$25,000-\$250,000	40% of the plan member amount
Child	\$5,000-\$15,000	N/A	5% of plan member amount
Increments			
Member and spousal coverage only	\$25,000	\$25,000	\$25,000
Non-evidence maximum (NEM)	\$100,000 during the 31-day eligibility period and \$25,000 thereafter*	\$25,000*	N/A

*Only the member is eligible for the non-evidence maximum.

Are these benefits taxable?

Benefits aren't taxable for the member.

Customizable coverage

Members and their dependants can apply for any or all Portable Benefits products and choose the level of coverage that's right for them. They can apply at any time, even 31 days after they leave their group plan or the plan terminates.

Portable life insurance

Life insurance plays an important part in ensuring a member's loved ones are taken care of should the unexpected happen. It's paid in a lump sum and can be used for things like covering everyday living expenses, paying off debts, paying off a family home or funding an education. A member can also ask for an advance payment of their life insurance benefit if they're diagnosed with a terminal illness.

Portable critical illness

With critical illness insurance, members don't have to choose between what's best for their family and what's best for their health. If a member experiences a covered critical illness, they could get a lump sum payment they can use however they need to help with their recovery. This benefit is paid for the first covered condition a member is diagnosed with.

These conditions are covered with Portable critical illness insurance:

- Alzheimer's disease
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumor
- Blindness
- Coma
- Coronary artery bypass
- Deafness
- Heart attack
- Heart valve replacement
- Life-threatening cancer
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ transplant
- Motor neuron disease
- Multiple Sclerosis
- Occupational HIV
- Parkinson's disease
- Paralysis
- Renal (kidney) failure
- Severe burns
- Stroke

Portable accidental death & dismemberment

AD&D coverage provides your plan members with added financial security if they're faced with sudden and tragic circumstances. They're covered anytime, anywhere – whether an accident happens at work, at home or on vacation.

AD&D insurance provides plan members with financial support in the event of:

- An accidental death
- The accidental dismemberment of part, or all, of a limb
- Loss of sight, hearing or speech

The plan member gets direct payment (or the beneficiary designated by the member in the case of loss of life).

An accidental death or life-altering event can have an impact in more ways than you may think.

After a tragic accident, AD&D also covers:

- Up to \$2,500 for transportation and lodging expenses for one family member to join the covered person when they're in the hospital
- Fees to sign up in an education program if a loss leads to a necessary job change
- Expenses to make the member's house and vehicle wheelchair accessible



Let's get started

For more information, contact your Canada Life group representative or advisor.

Plan members can email portablebenefits@canadalife.com

or call 1-833-725-0257, weekdays between 8 a.m. and 6 p.m. ET.

