



Portable Benefits

Flexible group insurance
coverage that doesn't quit

Portable Benefits makes optional group insurance coverage – life, critical illness, and accidental death and dismemberment (AD&D) insurance – available to your plan members without you having to pay for it or do any of the administrative work. Members keep their coverage even if they leave their group benefits plan or the plan ends.

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.

	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 15th day from birth

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

No, if you offer any 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-\$500,000	\$25,000-\$250,000	\$25,000-\$250,000
Spousal	\$25,000-\$500,000	\$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)	\$25,000*	\$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.

The coverage options

Members and their dependants can apply for any or all Portable Benefits products and choose the level of coverage that’s right for them.

Portable life insurance

Life insurance can help cover remaining expenses after a member dies so their family members have one less thing to worry about. 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 what's best for their family versus 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.

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 8 p.m. ET.

