# Terms of entry for policies linked to pension scheme membership

Where eligibility for a group protection policy is linked to pension scheme membership, the following terms apply for cover up to the free limit:

<table>
<thead>
<tr>
<th>Entry type</th>
<th>Group Life Assurance and Dependant’s Pension</th>
<th>Group Income Protection</th>
<th>Group Critical Illness Cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>Joining the pension at the first opportunity or within the next 6 months</td>
<td>Automatic entry</td>
<td>Actively at work</td>
<td>Pre-existing and related conditions exclusion</td>
</tr>
<tr>
<td>Joining the pension over 6 months late at an auto enrolment event</td>
<td>Automatic entry for policies insuring at least 100 employees Actively at work for policies insuring fewer than 100 employees</td>
<td>Actively at work</td>
<td>Pre-existing and related conditions exclusion</td>
</tr>
<tr>
<td>Joining the pension over 6 months late, but not at an auto enrolment event</td>
<td>Actively at work for cover up to £250,000 benefit Application for cover – Discretionary entrant form for cover above £250,000 benefit</td>
<td>Actively at work for cover up to £50,000 benefit Application for cover – Discretionary entrant form for cover above £50,000 benefit</td>
<td>Pre-existing and related conditions exclusion</td>
</tr>
</tbody>
</table>

**Actively at work** means the employee is in full active employment, and is physically and mentally able to perform all the duties associated with their normal job on the day cover is due to start.

The **Application for cover – Discretionary entrant** form is a short form that asks a few questions about the employee’s health. We can offer cover for most employees once this form is filled in and returned. Occasionally we may need more details before we can proceed.

The **pre-existing and related condition exclusion** is our standard exclusion applying to cover for all employees under our Group Critical Illness Cover policies. You can find more details about this exclusion in our technical guide and policy terms.

In all cases we’ll still need medical evidence for employees requiring cover above the free limit.

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**This is not a customer advertisement**
Group Protection

Premiums
We’ll use our standard accounting procedure for most policies. If the membership changes by more than 25% because of the late entrants who are joining, we’ll wait until the next annual renewal date before we work out and use a new unit rate.

Eligibility
Employers may review their pension eligibility for auto enrolment. For example, they may want to change an annual entry date or remove a long qualifying period. If group protection benefits are dependent on pension membership you’ll need to tell us about these changes. We may set terms that the employer needs to agree before we update the policy.

For more information, contact us at the address below, or refer to the relevant technical guides.

Contact us

0345 072 0751
We may record and monitor calls. Call charges will vary.

group.protection@landg.com
legalandgeneral.com/workplacebenefits

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