

GROUP INCOME REPLACEMENT INSURANCE

Information for Employers

Fact Sheet G9 ~ Employee Cover Enhancement Plans

These plans are available directly to *Employees*, to allow them to self insure benefits not already *Covered* by your *Plan*. They are normally paid for by salary deduction and consolidated into the employer's monthly direct debit when remitting to the Society. They are only available to *Employees* who are already members of your *Plan*.

Your adviser can talk to *Employees* about enhancing their *Cover* in this way at any time after your *Plan Commencement Date*.

There are two types of *Employee Cover Enhancement Plan*, these are; **Top Up Plans** and **Extension Plans**, there is separate documentation dealing with both of these.

The aims of each type of cover are:-

Top Up Plans

- To increase the amount of *Cover* provided to an *Employee* by your *Plan* if what you are providing is below the applicable *Maximum Cover Limit*, and he or she needs a higher level of cover;
- To allow *Employees* to participate on a contributory basis.

Extension Plans

- To extend the claim duration period of Plans 104 and 52 so that, in the event of a prolonged *Illness* or permanent disability, *Regular Benefit* can continue after payment ceases under your *Plan*.
- Extension plans have no predetermined claim duration and so provide added protection in case of long term incapacity or permanent disablement following serious illness or accident.

An explanation of the terms in *italics* can be found in [Fact Sheet G10 "Glossary of Terms Used"](#).