

STANDARD PROCEDURE FOR AUTO ENROLMENT

How will RAM treat employees who are 'Auto-Enrolled'?

We will apply our Actively at Work (AAW) conditions as at the date of Auto-Enrolment for all employees who are entitled to a benefit, or for Members who are eligible for an increase in their existing level of benefit (as applicable). Actively at Work means that at the intended date on which cover commences the individual must be at work and be mentally and physically able to carry out their normal occupation for their normal contracted number of hours at their usual place of work and has not received medical advice to refrain from working.

How will RAM treat anyone who is not Actively at Work when they are Auto-Enrolled?

Should the employee be unable to fulfil Actively at Work requirements, cover will not commence until the employee has been Actively at Work for seven consecutive days. However, please provide full details of any employee who is not AAW, as depending on the reason for absence cover may be granted.

We will confirm to you any employee who we are not prepared to cover and is either therefore not eligible to join the Group Life Scheme *or* have an increase in their level of cover (as applicable), and individual underwriting considerations will apply when the employee is next back at work.

Please note that no cover will be in place until it has been confirmed by us.

How will we treat anyone with an existing underwriting decision?

Any previous underwriting decision/s specific to a Member will remain unchanged.

How will RAM treat any employee being 're-Auto-Enrolled' at each subsequent Auto-Enrolment date?

We would treat any employee who is re-Auto-Enrolling (having previously opted-out) as a full Late Entrant (as per our Technical Guide) i.e. Members with benefits not exceeding £400,000 would need to complete our Late Entrant form and cover for Members with benefits exceeding £400,000 would be subject to individual underwriting considerations.

Such employees will not, however, receive their requested level of cover until underwriting has been completed and acceptance confirmed by us.

Auto-Enrolment Standard Procedure 04.2024