



## Support for your employees when they need it most

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Our most complete **Group Critical Illness Cover**, supporting your employees and their families

# Providing financial support for your employees when they need it most

The diagnosis of a critical illness is a devastating reality for thousands of working age adults each year. It can lead to extended absence from work, along with unforeseen costs.

Serious illnesses such as cancer, stroke and heart attacks account for the second largest cause of absences from work. The good news is that advances in medicine and technology mean more people are surviving life threatening illnesses or injury.

Our Critical Illness Cover has been designed to help you protect your employees and their families. Should they suffer from a life changing illness or injury that's covered under our policy, they'll receive a tax-free lump sum.

The payment could help your employee pay for a range of expenses following the diagnosis of a serious illness. This might be to pay bills, meet unexpected medical costs, or put towards a well-earned holiday once treatment is over.

Our cover provides more than just financial help. All our policies come with an Employee Assistance Programme (EAP) to help support employee wellbeing.

## Employees' biggest worries if affected by critical illness or disability\*



# The need for Group Critical Illness Cover



**2.5 million**

people in the UK are living with cancer, **900,000** of who are of working age (16-64).



**Over 1.2 million**

stroke survivors in the UK, with **130,000** survivors still in the workforce.



**2.3 million**

people suffer with coronary heart disease, with **240,000** currently in employment.



**More than 100,000**

people currently live with multiple sclerosis, with **30,000** still working.

\*Legal & General's 'Deadline to Breadline report' May 2017. Our research, which was supported by analysis from Censuswide, draws on a survey of 2,027 employees representative of the UK adult population.

Sources: Legal & General - The impact of critical illnesses on the UK economy report; British Heart Foundation 2018; Cancer Research UK 2018; Stroke Association 2018; MS Trust 2018.



## Our Group Critical Illness Cover at a glance

Our cover can provide you and your employees with vital financial cover and support if impacted by the diagnosis of a serious illness.

- Various cover options with either a multiple of salary or lump sum offered up to 5x salary or £500,000, whichever is lower. The majority of claims are subject to minimum survival period of 14 days.
- Flexible cover around your needs. You can choose levels of cover to suit your budget, insure all or a defined group of employees, choose a benefit termination date up to age 70 and offer employees the option to personally select and pay for cover.
- Simplified underwriting - most employees can be insured without the need for lengthy medical underwriting. We do this by applying a pre-existing and related condition exclusion.
- 15 core conditions provided as standard for all policies.
- 26 additional conditions can be covered for an additional cost.
- Automatic cover for children of the insured employee, from birth up to age 21 at no extra cost. They'll be covered for a total of 21 conditions (including 6 core child only conditions) as standard. In addition to being covered by the core and core child conditions if additional conditions have been selected children will also be covered for them.
- Spouse, partner or registered civil partners cover can be provided for an additional cost.
- 24/7 access to an Employee Assistance Programme by an award-winning provider for all employees, not just those insured by our Critical Illness Cover.



## Protection for more than just your employee

As standard, our Group Critical Illness policies cover children of the insured employee from birth to 21 years of age. Children will be covered for a total of 21 conditions including 6 child specific conditions.

If additional conditions have been selected on the policy, children will also be covered under these conditions.

**For the full list of conditions, please see page 9.**

# Conditions we cover

Having enhanced our cover, we can be there for your employees and their families when they need us most.

**We can cover up to 41 conditions, including the following 8 most commonly known conditions and illnesses:**



Cancer



Heart Attack



Multiple Sclerosis



Stroke



Kidney Failure



Benign Brain Tumour



Total & Permanent Disability



Parkinson's Disease

These headings are only a guide as to what we cover. The full definitions of the conditions are provided in the Critical Illness cover quote appendix, which is available on our [website](#) or on request. For the full list of conditions, please see page 9.

## Core conditions

- Alzheimer's disease
- Cancer (including Hodgkin's disease)
- Cancer second and subsequent
- Cardiac arrest
- Coronary artery bypass grafts
- Creutzfeldt-Jakob disease (CJD)
- Heart attack
- Kidney failure
- Major organ transplant
- Motor neurone disease
- Multiple sclerosis
- Parkinson's disease
- Presenile dementia
- Progressive supranuclear palsy
- Stroke

## Core child conditions

- Cerebral palsy
- Cystic fibrosis
- Hydrocephalus
- Muscular dystrophy
- Spina bifida
- Child loss of independent existence

## Additional conditions

- Angioplasty
- Aorta graft
- Aplastic anaemia
- Bacterial meningitis
- Balloon valvuloplasty
- Benign brain tumour
- Blindness
- Cardiomyopathy
- Coma
- Deafness
- Encephalitis
- Heart surgery
- Heart valve replacement or repair
- HIV infection
- Liver failure
- Loss of hand or foot
- Loss of independent existence
- Loss of speech
- Paralysis of limb
- Pulmonary artery surgery
- Respiratory failure
- Rheumatoid arthritis
- Terminal illness
- Third degree burns
- Total and permanent disability
- Traumatic head injury



## More than just a financial benefit

Our Group Critical Illness Cover comes with built-in support and advice on a range of topics, giving you the confidence that your employees and families are protected.

### Our Employee Assistance Programme

Suffering from a critical illness or injury can have both an emotional and financial impact. That's why we've worked hard to develop our employee assistance programme with our award winning provider, Health Assured.

It is a comprehensive health and wellbeing toolkit to help keep your business functioning.

For group critical illness cover policyholders, many of the benefits are available free to all employees, including those not covered by us.

### How our Employee Assistance Programme benefits your employees

24 hour, 365 days a year support for all of your employees and their immediate family\*, whether they are covered by us or not.

- Immediate family\* members of employees can benefit from access to our EAP telephone support services.
- Legal information service.
- Medical information service.
- A new and improved mobile app, allowing access to resources anywhere, anytime.

App features include a weekly mood tracker, mini-health checks, four week plans for improving health, better functionality and much more.

\*Immediate family member includes spouse, partner, registered civil partner, parents, siblings and children aged 16 to 24 in full time education, living in the same household.

## Need to know

There are a number of ways critical illness cover can support both you and your employees.

### Who we can cover

The policy can cover employees and equity partners. Equity partners are partners who have an equity share in the firm and whose income from the firm is taxed as trading profits.

For an extra premium, we can also cover spouses, partners and registered civil partners of the employees.

We'll automatically include cover for the children of all the insured employees at no extra cost.

### What can't be covered?

We won't pay benefit for any specified condition that was diagnosed before cover started, which we refer to as a pre-existing condition. Also, we won't pay benefit for an insured condition that occurs within two years of cover starting and results from a related condition. The related condition could have already been treated, symptoms have been suffered, advice has been sought or there was an awareness of its existence.

Though our Critical Illness Cover encompasses many critical illnesses, it's important to note that it doesn't cover all of them – for instance, not all cancers are included in our plans. Limitations and exclusions apply. Please see our [technical guide](#) and [Critical Illness Cover quote appendix](#) on our website for more information on what we can cover and how we assess claims.





## Why Legal & General

With over 85 years' experience, we looked after 4,300 group protection policies and provide cover to almost two million employees at the end of 2018.

### Award-winning Employee Assistance Program provider

24/7 access to our Employee Assistance Programme for all employees – even those not insured by our policies.

Provided by our award-winning partner Health Assured, your employees can access a range of emotional support and medical information at their time of need.

### History of paying claims

We aim to pay all valid claims without delay. The tax-free cash lump sum is normally paid within five days, once we've confirmed all our claims requirements.

### Enhanced Cover

Having enhanced our cover, we can be there for employees and their families when they need us most.

## Want to know more?

If you would like any more information, please speak to your adviser or,  
Call: **0345 072 0751**

Lines are open Monday to Friday 9am to 5pm (we may record and monitor calls. Call charges will vary.)

Email: [employerservices@landg.com](mailto:employerservices@landg.com)

Visit: [legalandgeneral.com/employer/group-protection/](https://legalandgeneral.com/employer/group-protection/)

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