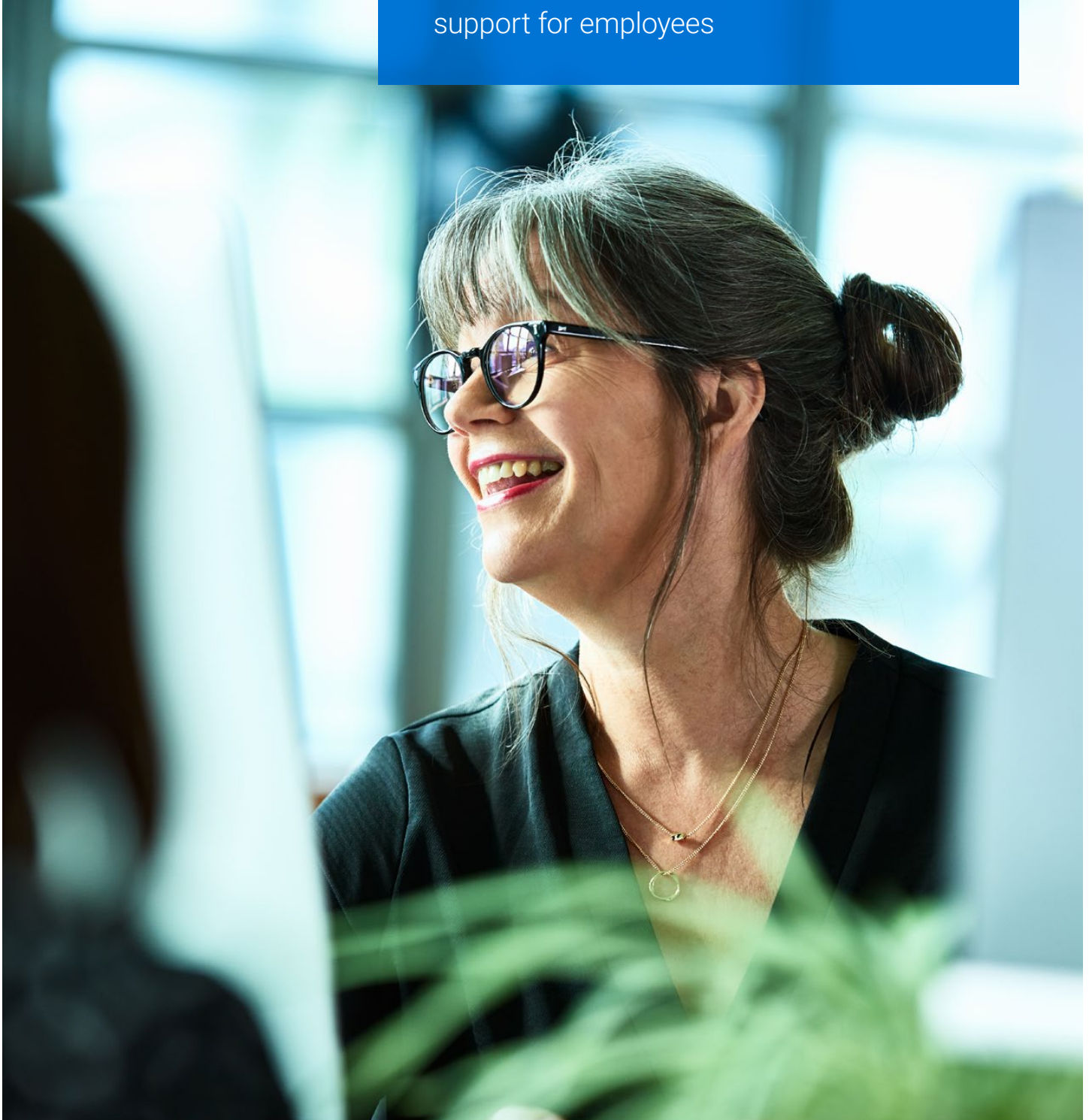




Group Critical Illness cover

Financial, practical and emotional
support for employees



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Supporting employees when they need it most

Each year, thousands of working-age adults are diagnosed with a critical illness. This can lead to an extended absence from work, as well as unforeseen costs. Luckily, advances in medicine and technology mean more people are surviving life-threatening illnesses or injuries.

For employees and their families who find themselves in this situation, our

Group Critical Illness cover offers them financial protection and more. They'll receive a tax-free lump sum if they're diagnosed with a life-changing illness or injury that's covered under the policy. The payment could go towards a range of expenses such as paying bills, unexpected medical costs or a well-deserved holiday once treatment is over.

More than just a financial benefit

Our cover gives employees and their families more than just financial help. Our **Be Well. Get Better. Be Supported.** framework gives employees

access to a holistic support service that helps them manage their health and access tailored support with their critical illness or injury.



Be Well.

Helping employees to actively manage their health

Get Better.

Support when illness or injury strikes

Be Supported.

Financial protection when employees need it the most

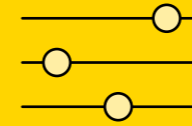
“We recognise that being diagnosed with a critical illness is traumatic and brings with it many practical and emotional support needs for employees and their families. Our Critical Illness cover provides practical and emotional support services that are designed to complement the financial support at the core of our insurance product.”

Vanessa Sallows, Claims and Governance Director,
Legal & General Group Protection



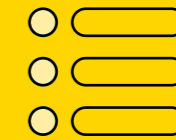
What's included in Group Critical Illness cover?

Our Group Critical Illness cover can help ensure employees and their families are supported financially, practically and emotionally if they're diagnosed with a life-changing illness or injury. It also offers extra wellbeing services which employees and their families can access to take care of their day-to-day wellbeing.



Variety of cover options

Choice of options – either as a multiple of the employee's salary, or as a lump sum up to 5x salary or £500,000 – whichever is lower.



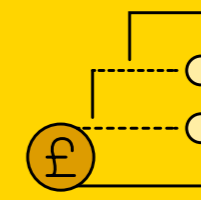
Cover for up to 42 conditions

Cover can include commonly known conditions and illnesses such as cancer, heart attack, multiple sclerosis, stroke, kidney failure, and Parkinson's disease.



Simplified underwriting

Most employees can be covered without the need for lengthy underwriting.



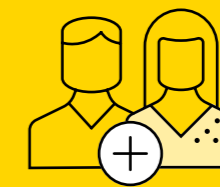
Cover for every budget

Level of cover can be tailored and flexed around different budgets.



Automatic children's cover

Eligible children of the employee we're covering are automatically covered at no extra cost, from birth up to age 21.



Optional spouse cover

A spouse, partner or registered civil partner of an employee, can be added for an additional cost.



Support to help employees be well

Through the Employee Assistance Programme employees can access day-to-day wellbeing support services.



Wellbeing support for today – and tomorrow

Our **Group critical illness cover** is more than just a financial safety net. It's a gateway to a wide range of essential wellbeing services, designed to help your employees stay healthy, feel supported, and thrive – both in and out of the workplace.

All services are easily accessible through **Spark**, our digital hub for health and wellbeing. Most of these benefits extend to your employees' immediate family too – at no extra cost.

Here's what's included:

Employee Assistance Programme (EAP)

Life can be unpredictable. That's why we offer 24/7 access to accredited counsellors and psychotherapists – via phone or video. Whether it's emotional support or practical advice on legal, financial, or medical matters, help is always just a call away.

Virtual GP & Advanced Nurse Practitioner (ANP)

Round-the-clock access to expert care. Employees can book an appointment to speak to a GP or ANP (a highly trained nurse with advanced qualifications) anytime, without the wait.

Online Physiotherapy

Quick, convenient access to qualified physiotherapists – no GP referral needed. Support is available for employees and their families via phone or video.

Cancer Awareness & Support

From personal cancer risk assessments to expert care during treatment and recovery, experienced cancer care nurses are here to help every step of the way.

Everyday Wellbeing Tools

From a digital gym and fitness tips to mindfulness exercises, wellbeing podcasts, and webinars – there's something for everyone to support a healthy mind and body.

Children's Mental Health Support

Tailored support for children aged 6–16. Includes an initial parental consultation followed by a 60 minute assessment for the child. A report will then be prepared for the parent with treatment recommendations and signposting to resources and self-help therapies

Long-Term Condition Support

Tools and resources to help manage long term conditions such as Cancer, Stroke, MS, Type 2 Diabetes, Long Covid, Rheumatoid Arthritis, Heart Health, and Menopause.

Second Medical Opinion

Peace of mind when it matters most. Employees can consult a UK-based specialist for a second opinion on a range of diagnosis or treatment plans.

Adult & Elder Care Support

Navigating care options can be confusing. Our dedicated care experts offer one-to-one support to help employees find care for themselves or their loved ones aged 18+.



Further wellbeing support

Be Well hub >

A range of wellbeing resources designed to help employers actively manage their employees' wellbeing.

HR Communication Toolkit >

Employers can use the HR Toolkit to effectively communicate benefits to employees.

Umbrella Benefits >

Access to discounts and offers on a range of Legal & General products and services.

Wellbeing Advisory Board >

A group of experts across a range of clinical, occupational and vocational rehabilitation fields to guide employers in finding answers about employee health issues.

Find out more about our Group Critical Illness cover

For Advisers

Call us: 0345 026 0094

Lines are open Monday to Friday 9am to 5pm
(we may record and monitor calls)

Email: group.protection@landg.com

Visit: [Adviser website](#)

For Employers

Call us: 0345 072 0751

Lines are open Monday to Friday 9am to 5pm
(we may record and monitor calls)

Email: employer.services@landg.com

Learn more about what we can cover, the options,
the exclusions and how we assess claims by
visiting our **[employer website](#)**

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Registered in England and Wales No. 00166055. Registered office:
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BH3323 07/25

