

# Group Critical Illness Cover

Financial, practical and emotional  
support when it matters most.



A serious illness can change everything – for an employee, their family, and their employer. Group Critical Illness Cover helps provide reassurance at a time when people need it most, offering not just financial protection, but access to practical and emotional support to help employees focus on recovery.

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# Supporting employees when they need it most

Each year, thousands of working age adults are diagnosed with a critical illness. Alongside the physical and emotional impact, this can lead to extended time away from work and unexpected financial pressure.

Thanks to advances in medicine, more people are surviving life changing illnesses and injuries. Our Group Critical Illness Cover helps ensure employees and their families are supported through that journey.

If an employee is diagnosed with a condition they're covered for, they'll receive a tax free lump sum payment. This can be used however they choose – from covering household bills and medical costs, to helping them take time out to recover or rebuild after treatment.

## More than just a financial benefit

Group Critical Illness Cover is about more than a payout. Employees also gain access to a holistic support service, designed to help them manage their health, navigate challenges, and access tailored support alongside their diagnosis or injury.

This wraparound approach helps employees feel supported – both in and out of work – and helps employers demonstrate genuine care for their workforce.



# What's included in Group Critical Illness Cover?

Our cover is designed to support employees and their families financially, practically and emotionally, with flexible options to suit different organisations and budgets.



## Flexible cover options

Choice of cover as a multiple of salary, or a lump sum of up to 5x salary or £500,000 (whichever is lower).



## Cover for up to 43 conditions

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



## Simplified underwriting

Most employees can be covered without lengthy medical underwriting.



## Optional spouse or partner cover

Spouse, partner or registered civil partner cover can be added for an additional cost.



## Automatic children's cover

Eligible children are covered at no extra cost, from birth up to age 21.



## Cover to suit different budgets

Levels of cover can be tailored and flexed to meet employee needs.



# More than just a financial benefit

Group Critical Illness Cover is about more than a payout. Employees also gain access to a holistic support service, designed to help them manage their health, navigate challenges, and access tailored support alongside their diagnosis or injury.

Employees have access to a wide range of health and wellbeing services, available through Spark, our digital hub for health and wellbeing. Many benefits also extend to employees' immediate family, at no extra cost. These services include:

## **An Employee Assistance Programme (EAP)**

24/7 access to accredited counsellors and psychotherapists by phone or video, plus practical information on legal, financial and medical matters.

## **Virtual GP and Advanced Nurse Practitioner (ANP)**

Quick, convenient appointments with experienced clinicians – available any time, without long waiting times.

## **Online Physiotherapy**

Remote access to qualified physiotherapists via phone or video, with no GP referral needed.

## **Cancer awareness and support**

From personalised cancer risk assessments to expert support during treatment and recovery, specialist nurses are on hand every step of the way.

## **Everyday wellbeing tools**

A digital gym, fitness guidance, mindfulness tools, podcasts and webinars to support both physical and mental wellbeing.

## **Children's mental health support**

Tailored support for children aged 6-16, including an initial parental consultation, a full assessment, and a written report with recommendations and next steps.

## **Long-term condition support**

Practical tools and guidance for managing conditions such as cancer, stroke, multiple sclerosis, type 2 diabetes, long Covid, heart health, menopause and more.

## **Second medical opinion**

Access to a UK based specialist for reassurance on diagnoses or treatment plans.

## **Adult and elder care support**

One to one guidance from care experts to help employees find suitable care for themselves or loved ones aged 18+.



## **Additional wellbeing support for employers**

### **Be Well hub**

Resources to help employers actively manage and support employee wellbeing.

### **HR Communication Toolkit**

Ready to use materials to help employers communicate benefits clearly and effectively.

### **Wellbeing Advisory Board**

Expert insight from clinical, occupational and vocational rehabilitation specialists to support employer decision making.

# Find out more about our Group Critical Illness Cover

## For advisers

**Call: 0345 026 0094**

Monday to Friday, 9am-5pm (calls may be recorded and monitored)

**Email: [group.protection@landg.com](mailto:group.protection@landg.com)**

Visit our [adviser website](#) to find out more: Group critical illness

## For employers

**Call: 0345 072 0751**

Monday to Friday, 9am-5pm (calls may be recorded and monitored)

**Email: [employer.services@landg.com](mailto:employer.services@landg.com)**

Visit our [employer website](#) to learn more about cover options, exclusions and how we assess claims: Group critical illness

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