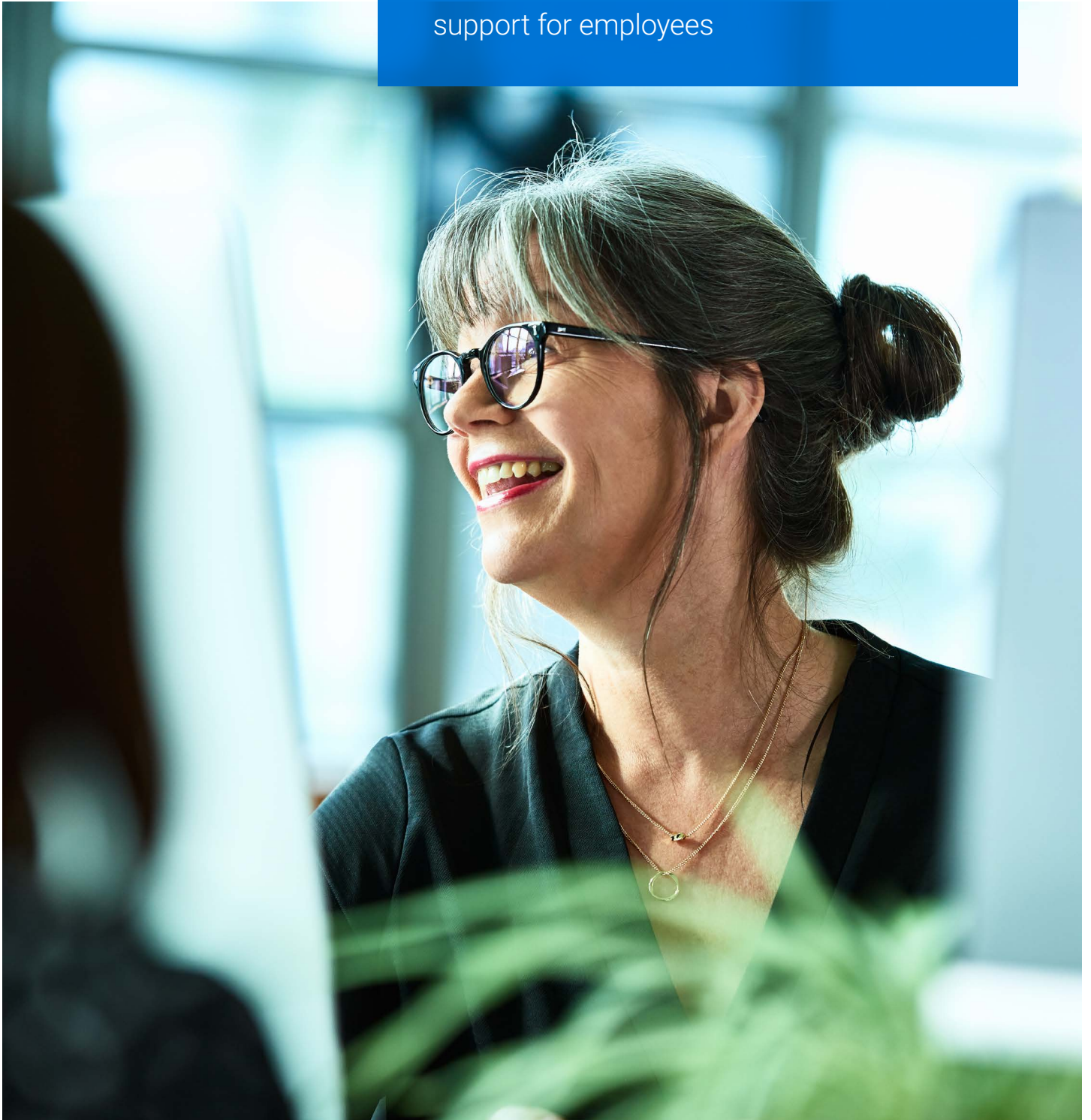




# Group Critical Illness cover

Financial, practical and emotional  
support for employees



# What's inside

- 4 [Supporting employees when they need it most](#) >
- 6 [Why is Group Critical Illness important for employees?](#) >
- 8 [What's included in Group Critical Illness cover?](#) >
- 10 [Wellbeing support for today and tomorrow](#) >
- 11 [Further wellbeing support](#) >
- 12 [Find out more about our Group Critical Illness cover](#) >



# 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.

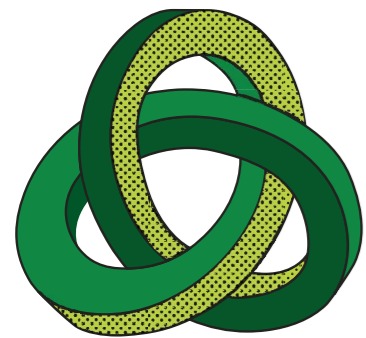
For employees and their families who find themselves in this situation, our

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

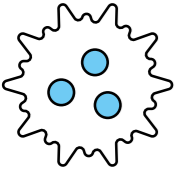
“We recognise that being diagnosed with a critical illness is traumatic and brings with it many practical and emotional support needs for employees and their families. Our Critical Illness cover provides practical and emotional support services that are designed to complement the financial support at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

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

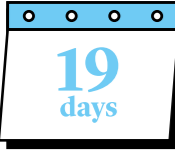


# Why is Group Critical Illness important for employees?

Group Critical Illness can help towards giving employees and their families peace of mind, knowing that there's financial protection, as well as access to practical and emotional support following a difficult diagnosis. This is especially important when the financial resilience of working households is falling.



The average number of working age people living with cancer in the UK is **900,000**. That's expected to increase to **1.15m** by 2030.



On average, families in the UK could be on the breadline in just **19 days** without the main breadwinner's regular employed income – that's down from 24 days in 2020.



**35%** of employees think their employer would pay them if they were ill or injured and unable to work for more than a month.

## Adding value to businesses and employees

Employee health and wellbeing is more important to businesses than ever:

**37%**

Employee health and wellbeing is the top stressor for businesses with 50-249 employees<sup>2</sup>

**32%**

It's the second biggest stressor for businesses with 10-49 employees, just behind workload/working hours

**84%**

of employees are more likely to apply for jobs with businesses who are open about supporting employee health and wellbeing

Legal & General Barometer Research 2021  
Legal & General Deadline to the breadline 2022

Taking out Group Critical Illness cover gives employers and employees a range of benefits:



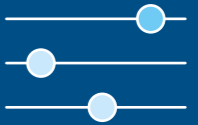
### Shows a duty of care

Offering cover as part of an employee's benefit package helps show commitment to the workforce. It can also help make businesses more attractive to potential recruits.



### Offers value for money

Group Critical Illness cover may on average cost less overall, than what an employee could pay individually, when choosing to buy personal cover for them and their family.

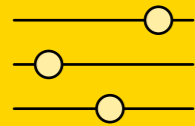


### Flexibility to build the right package

Group Critical Illness cover can be combined with our other policies, such as Group Income Protection, to build a tailored employee benefits package.

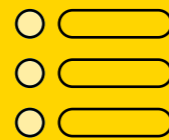
# What's included in Group Critical Illness cover?

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.



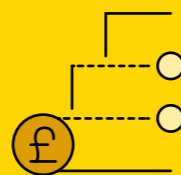
## Cover for up to 41 conditions

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



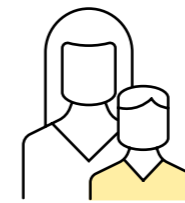
## Simplified underwriting

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



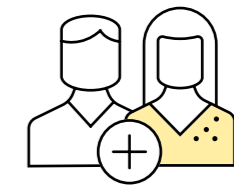
## Cover for every budget

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.



## Support to help employees get better

Employees and their families (where eligible) can get additional support during their diagnosed illness or injury.

# Wellbeing support for today and tomorrow

Our Group Critical Illness is more than just a financial payout. It comes with its own range of essential wellbeing support services, included at no additional cost, so businesses can rest assured their employees can **Be Well. Get Better.**

**Be Supported.** both today and tomorrow.



## Be Well.

### Employee Assistance Programme

Our Employee Assistance Programme is a free, day-to-day wellbeing and counselling service that provides in the moment support to employees and their immediate family, 24/7 and 365 days of the year.

### Later life care

Our Care Concierge service supports employees in understanding the care options available for themselves or their elderly relatives.

## Get Better.

### Second Medical Opinion

A global network of medical specialists can give employees we're covering and their immediate family a second opinion and advice on their diagnosis and treatment.

### Medical Concierge

Gives employees we're covering and their immediate family professional help to find the right private treatment to suit their budget and requirements from a global network of specialists.

### Nurse Support Service

For employees we're covering and their immediate family who have received a referral from a GP to a clinical specialist. Our Nurse Support service provides a virtual service offering practical and emotional support. This service provides employees with an experienced and qualified nurse, who can help them understand their treatment.

## Be Supported.

### Prompt financial support

We aim to pay claims promptly so employees can use their tax-free lump sum towards anything that will make a difficult time a little easier.

The payment could be used for anything, from paying bills and covering unexpected medical costs, to taking a well-deserved holiday once treatment is over.

## Further wellbeing support

### Be Well hub >

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

### Umbrella Benefits >

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

### HR Communication Toolkit >

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

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

**Visit: [Adviser website](#)**

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## 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](mailto: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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