

Group Critical Illness – at a glance

A valuable employee benefit which can pay a tax-free lump sum if an insured person is diagnosed with one of the eligible specified critical illnesses during the length of the policy.

Standard product summary	
Quote availability	Up to 10 days
Quote guarantee	Usually three months
Policy size	At least 10 employees with no maximum
Types and amount of benefit available	<p>For employees pays up to £500,000 or five times scheme earnings, whichever is lower. For spouses and registered civil partners, our policy pays up to £250,000</p> <p>The children of an insured employee are included as standard from birth to age 21. The amount payable for a child is the lower of 25% of the insured employee's cover and £20,000</p>
Number of conditions and options	<p>Choose from Core cover (15 conditions) or include Additional cover (42 conditions in total). Children are covered for the same conditions as the insured employee; however, we also provide an additional six child-only Core conditions</p> <p>An employee's spouse or registered civil partner can be covered for an additional cost</p>
Benefit levels available	Choose different benefit levels for clearly defined groups of employees
Free limit (cover without medical information)	Up to £500,000 benefit
Who can join?	All employees, or a clearly defined group of employees
Age range	Up to age 70 (maximum of state pension age for terminal illness and total and permanent disability conditions)
Joining dates	Daily, monthly, or annual options
Premium rate guarantee	<p>Unit rate of premium per £100 of benefit</p> <p>Guaranteed for up to two years</p>
Minimum premium?	None
Premium payment options	Monthly, quarterly, half-yearly or annual



Standard product summary

Commission?	For quotes requested through intermediaries, we pay a standard rate of 12% of the annual premium. We can pay different levels but this will affect the premium charged
Survival period	14 days, although some conditions have additional terms such as Multiple Sclerosis
Cover during temporary absence	Continued up to benefit termination age if absence is due to an illness or injury Continued for three years if absence is for any other reason, such as sabbatical
Overseas cover	Cover continues during overseas business trips Cover for overseas workers, residents and secondments individually considered
Cover for subsidiary businesses	Eligible employees of subsidiary or associated businesses can be included
Employees absent when cover starts	Cover can start for these employees as soon as they meet the eligibility conditions but will be subject to our pre-existing and related condition terms
Pre-existing conditions exclusion	We won't pay benefit for any specified condition that was diagnosed or which they: <ul style="list-style-type: none"> • have received treatment for • suffered symptoms of • have sought advice on • were aware of before the insured person was covered by the scheme.
Related conditions exclusion	This means we won't pay benefit for any condition the insured person had at, or before, the start of their cover. The exclusion will apply even if a diagnosis has not been made before cover for the insured person starts. An insured person's cover can continue for new subsequent unrelated illnesses after a claim has been paid
Simple administration	<ul style="list-style-type: none"> • Annual update of membership data • Biennial scheme review • Easy year-end adjustment for changes in membership and benefits. Other accounting options are available
Added Benefits	<p>All added benefits are accessible through a single platform, 'Spark' which consolidates health and wellbeing support into one app and portal for ease of access and user convenience.</p> <p>Employee Assistance Programme (EAP) The EAP, delivered by Spectrum.Life, provides a comprehensive range of support services to employees and their immediate families. The service is available 24/7, 365 days a year, and can be accessed via Freephone (0800 316 9337), the Spectrum.Life app, or the online portal.</p> <p>Other included services:</p> <p>Virtual GP Access: 24/7 access to GPs and Advanced Nurse Practitioners via phone or video. Services include consultations, prescriptions, referrals, and fit notes.</p> <p>Online Physiotherapy: Direct access to qualified physiotherapists without GP referral, available via video or telephone.</p> <p>Cancer Support and Awareness: Includes digital risk assessments, lifestyle guidance, and access to specialist cancer nurses for support across diagnosis, treatment, and recovery phases.</p> <p>Child Mental Health: Includes two targeted sessions for employees and their children, covering behavioural strategies, psychological insight, and system navigation.</p>

Standard product summary

Long Term Condition and Wellbeing Support: The Connect Plus app supports self-management of long-term conditions such as cancer, MS, type 2 diabetes, stroke, long COVID, rheumatoid arthritis, heart conditions, and menopause. Features include educational content and symptom tracking.

Second Medical Opinion: this service offers access to a network of medical specialists for independent review of diagnoses and treatment plans with nurse support pre and post consultation.

Adult and Elder Care: A dedicated service to assist with understanding, locating, and funding later-life care. Available via Freephone (08000 608823), Monday to Friday, 9am–5pm. Includes a consultation with a care expert, a personalised summary, and access to a digital care platform for ongoing support.

All services are clinically governed and designed to ensure confidentiality, accessibility, and continuity of care.

Wellbeing services are non-contractual benefits provided through L&G and can be withdrawn at any time.



Useful information

Visit our website for more information about our Group Critical Illness proposition and the support available.

Read our Technical Guides for further details of the cover we can provide, policy options and how we assess claims.

Critical Illness can be covered as a standard, flexible or voluntary benefit.

Call us for quotes and more information: 0345 026 0094

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

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