



Putting your employees health first

Your guide to our most complete
Group Critical Illness Cover

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 many 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*

33%

Loss of home

31%

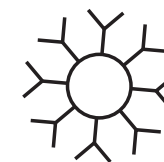
Family not being financially protected

29%

Impact on family's wellbeing

*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.

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).



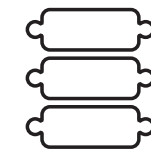
2.3 million

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



Over 1.2 million

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



More than 100,000

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

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 help you provide your employees with vital financial 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 eligible 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.
- A range of additional services are also provided to help support the insured employees and where eligible, their families. From getting a second medical opinion on a diagnosis, to telephone support from a qualified nurse throughout treatment.

Our expert healthcare partner Medigo

We know that being diagnosed with a critical illness is an emotional and demanding time for employees and their families. That's why we've formed a new partnership with MEDIGO - a leading provider of local and international healthcare services. They have a network of over 1100 hospitals and clinics in 35 countries across the globe.



“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. The enhancements we've introduced are designed to complement the financial support at the core of our insurance product – with practical and emotional support services”

James Walker

Head of Product and Proposition
Group Protection, Legal & General

Immediate family is defined as the insured employee, their partner and their children. 'Children' are defined by legally adopted and stepchildren from birth to age 18. Or under 26 years if in full-time education and living with parents/guardians outside term time.

Added services at no extra cost

Support services available at no additional cost for the insured employee and their immediate family.



Nurse Support Services

If your employees are diagnosed with a covered critical illness, a fully-qualified, experienced nurse will support them at every step.

- Personalised support and advice after a critical illness diagnosis
- Convenient telephone, email or messaging App contact
- Get practical advice or simply open up to someone external



Second Medical Opinion

Get your employees' diagnosis and/or treatment plan reviewed by a leading expert in the field helping them:

- Avoid unnecessary treatments
- Improve treatment outcomes
- Provide peace of mind
- Encourage educated healthcare decision-making



Medical Concierge

Employees can get professional help navigating the medical system, with a dedicated medical case manager if they wish to go private, receiving:

- Up to 3 treatment plans & quotes
- Dedicated personal assistance
- Logistics and aftercare arrangements
- Access to the newest, cutting-edge treatments across the globe

For more information about how and when support is available through our arrangement with MEDIGO, please refer to our Added Services brochure.

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.

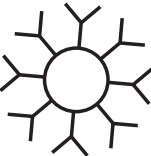
Please refer to 'conditions we cover' for a full list of the illnesses that can be included.



Conditions we cover

Our cover can be there for your employees and their families when they need us most.

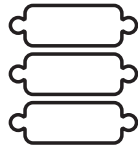
We can cover up to 41 conditions, including the following 8 most commonly known conditions and illnesses:



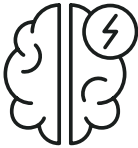
Cancer



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.

Core conditions	Core child conditions	Additional conditions
Alzheimer's disease	Cerebral palsy	Angioplasty
Cancer (including Hodgkin's disease)	Cystic fibrosis	Aorta graft
Cancer second and subsequent	Hydrocephalus	Aplastic anaemia
Cardiac arrest	Muscular dystrophy	Bacterial meningitis
Coronary artery bypass grafts	Spina bifida	Balloon valvuloplasty
Creutzfeldt-Jakob disease (CJD)	Child loss of independent existence	Benign brain tumour
Heart attack		Blindness
Kidney failure		Cardiomyopathy
Major organ transplant		Coma
Motor neurone disease		Deafness
Multiple sclerosis		Encephalitis
Parkinson's disease		Heart surgery
Presenile dementia		Heart valve replacement or repair
Progressive supranuclear palsy		HIV infection
Stroke		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.

Many of the benefits are available as standard to all your 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

As part of our employee assistance programme, you'll have access to a range of services provided through our expert healthcare partner

health  assured

*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 your 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 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

Our Group Critical Illness Cover has been built to be as comprehensive as possible, with all of our valuable product features and services as standard. We wanted to remove the need for optional added cost bolt-ons, so you can be confident you're fully supported.

Extensive conditions covered

Cover up to 41 conditions with 15 as standard and a further 26 can be added at an additional cost.

Children's cover

As standard from birth to 21 years of age for eligible children, for all conditions of insured employee. There's a further six child only conditions included at no extra cost.

Cancer cover

Second and subsequent cancer diagnoses as standard.

24/7 support with Health Assured

Around the clock telephone support on topics such as health relationships, legal and money matters through our employee assistance programme.

Added support in partnership with MEDIGO

Second Medical Opinion, Nurse Support Service and Medical Concierge, all at no extra cost.

Easy to set up

Most employees can be insured without the need for lengthy medical underwriting. We do this by applying a pre-existing and related condition exclusion.

Quick payment

Claims normally paid within five days, once we've received the information we need. Average pay-out in 2019, £63,306.

Need to know more?

To learn more about what we can cover, the support we provide and how we assess claims, please refer to our Group Critical Illness Cover technical guide.

If you would like any more information, please speak to your adviser or:



Call us on: **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**



Visit: **legalandgeneral.com/employer/group-protection/**

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Q0058396 09/20

