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Group Critical Illness from Unum

A serious illness such as cancer, heart attack or stroke can happen to anyone at any age, causing real distress to the person affected and their family or dependents. Our Critical Illness cover allows you to protect your people and their loved ones from the potential financial consequences of a critical illness by providing a tax-free lump sum.

Our Cancer Pathway is available to insured employees providing quick and easy access to support – at diagnosis, through treatment, after treatment and end of life – whenever it is needed.

The average claim for Critical Illness is £72,427 and the main causes for claim were cancer (66.4%) and heart attack (8.7%)[1]

Group Critical Illness cover

Pays a tax-free lump sum directly to an employee should they, their spouse or partner (if covered) or child, suffer any of a list of defined medical conditions or surgical procedures and survive for 14 days.

The lump sum can be used however an employee wants to. For example, they could fund private health treatment, make adaptations to their home, take time off to care for a loved one, or take a well-deserved holiday once their treatment is finished.

1. GRiD 2022 Claims Survey

Benefits and options

Cover options:

Base cover: 13 critical illnesses including heart attack, stroke, cancer and dementia including Alzheimer's disease.

Extra cover: Base conditions plus an additional 26 others including brain tumour, rheumatoid arthritis, terminal illness and total permanent disability.

Funding options:

Standard: Employer-funded and needs a minimum of 3 employees.

Flexible: Funded either by the employer or jointly with employees. Available for policies covering 150 or more employees.

Voluntary: Employee-funded with premiums collected by the employer. Available for companies with 150 or more employees.

Benefits:

The insured benefit can be a multiple of between 1 and 5x each member's insured salary or a fixed amount of benefit for all members up to the overall maximum benefit of £500,000 per member.

Children's benefit is 25% of the member's benefit up to a maximum of £25,000.

You can also choose to provide cover of up to £250,000 for the spouses and partners of employees covered under the policy.

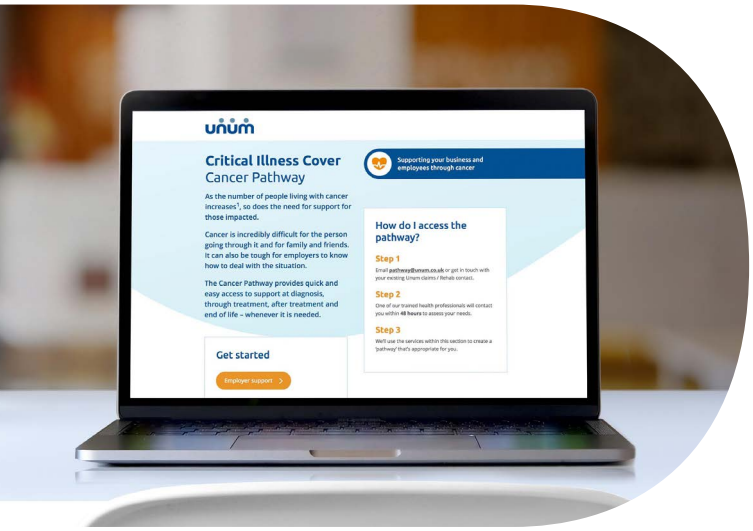
Features:

Cover for the family (including children's cover)	Members' children are automatically covered from birth until their 18th birthday (or 21st birthday if in full time education) at no additional cost for the same conditions as the member, plus a number of children's specific conditions including spina bifida and cerebral palsy. Members' spouses or partners can be covered for an additional cost.
Advance payments	The policy pays out if the member is placed on a UK waiting list for one of the included surgical procedures, such as heart surgery, bypass grafts, or an organ transplant that meets the insured definition.
Second and subsequent cancer cover	Once an employee previously diagnosed with cancer has recovered, if they are diagnosed with a new and unrelated cancer in the future that meets the insured definition, they may be able to claim.

Pre-Existing Conditions:

Critical Illness benefits are provided using a Pre-Existing Conditions clause, so we don't have to ask about members' medical history. This means:

- If before the cover starts a member has previously suffered from one of the critical illnesses covered by the policy, they will not be able to claim for a recurrence of that critical illness
- Benefit will not be paid during the first two years of cover or following an increase, for a critical illness which was linked to a related condition for which the member received treatment or advice, or were aware of before the start of cover



Cancer Pathway

Our Cancer Pathway provides support at diagnosis, through treatment and after treatment – whenever it's needed.

Our trained health professionals assess your needs and use a combination of the following services to create a pathway that's appropriate for both your business and employees.

Employer support:

- **Cancer in the workplace training** – developed with Maggie's cancer charity this workshop is aimed at line managers and HR departments to provide the knowledge and understanding needed to support an employee following a cancer diagnosis.
- **Online modules** – convenient e-modules allow you to pick and choose the sections you want to access the information you need. On demand training that includes practical tools and videos.
- **Line manager support** – when the time is right our in-house team of health professionals can work with you to support your employee in their return to work. You also have access to a wealth of information including line manager support via Help@hand.

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Employee support:

- **The Unum Cancer Support Service is provided by Reframe*** and is available to your insured employees at no cost to you. It offers an extensive cancer support service for up to 2 years which includes a dedicated case manager, personal cancer care review, second medical opinion, state benefit and grant information, psychological support and much more.

reframe
Cancer Support

Help@hand from unum

Available at no additional cost for Unum Group Critical Illness policyholders, Help@hand* provides total health and wellbeing support to employees and their eligible family members.[1]

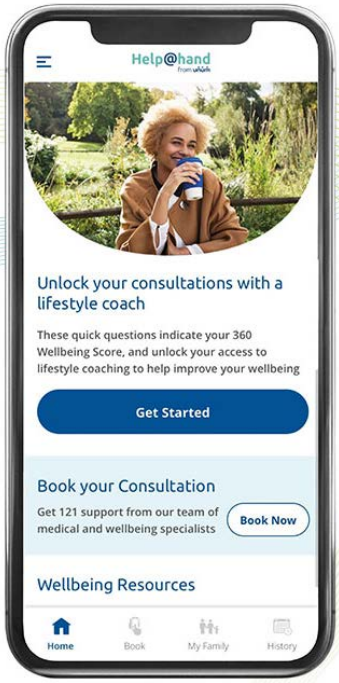
Accessed via the multi award-winning app, services include:

- **Unlimited mental health support**[2]
- **Unlimited 24/7 GP appointments**
- **Physiotherapy**
- **Second medical opinions**
- **360 Wellbeing Score** – four short assessments give wellbeing insights and unlocks lifestyle coaching
- **Employee Assistance Programme** including 24/7 confidential helpline
- **Everyday savings and discounts**[3]
- **Financial and legal advice**
- **On-demand wellbeing content and resources**

And you can extend selected services for uninsured employees too, including the 24/7 helpline, wellbeing content and valuable savings and discounts.

Plus, this all comes with comprehensive employer support. Help@hand has streamlined onboarding and administration for the app via a single portal, as well as consolidated usage reports to show how employees use the services for better insight, to tailor your benefits package to meet employee needs.[4]

To find out more or access the Help@hand employee communication support tookit, go to unum.co.uk/employer/help-at-hand.



*Access to the service is facilitated by Unum at no additional cost to the Unum customer. Unum is not the provider of the service, but can withdraw or change the service at any time. The service is entirely separate from any insurance policy provided by Unum. Service available to UK residents only.

1 Eligible family members include partner and children up to 18, or up to 24 if in full-time education. Eligibility may vary on services.

2 This service is suitable for mild to moderate issues. The number of sessions provided will be subject to clinical appropriateness.

3 Provided by BenefitHub. BenefitHub Ltd is registered in England & Wales under company number 11109677 and has its registered office at 2nd Floor Regis House, 45 King William Street, London, United Kingdom, EC4R 9AN.

4 To ensure total confidentiality, Help@hand insights reports are only available to employers where at least 50 employees have booked a consultation (known as 'active users')

unum.co.uk

Square Health Limited, registered in England and Wales Number 07054181. Crown House, William Street, Windsor SL4 1AT.

Cancer Support Service provided by Reframe. Reframe is the trading style of Harley Street Concierge Ltd. Registered address: The Square, Basing View, Basingstoke, Hampshire, UK RG21 4EB.

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