

MMB Elect Critical illness email/web text Employer-funded policies

The following wording can be used to update your company intranet or benefits platform and when communicating to employees by email. This text was uploaded in April 2026 and will be reviewed annually to make sure it remains up-to-date and accurate. If you choose to copy and use the text below, please revisit this link at least once a year to make sure you are sharing the latest version.

Please consult your MMB adviser for support in completing the sections in red to make sure the information corresponds to the specific details of your policy.

As part of your benefits package, *[insert company name]* provides you with Critical Illness cover from Unum.

What is Critical Illness cover?

Critical Illness cover provides you with a tax free lump sum payment if you, your spouse/partner (if selected) and eligible children are:

- diagnosed with a defined medical condition including heart attack, stroke and cancer
or
- undergo (or where applicable are placed on a waiting list for) one of the listed surgical procedures
and
- survive for 14 days after the date of diagnosis.

The insurer

The critical illness cover is provided by Unum Limited.

How much is the benefit?

Include this text if the benefit is on a multiple of salary basis:

You are automatically covered for *[insert multiple]* times your basic annual salary.

Include this text if the benefit is on a lump sum basis:

You are automatically covered for £XX,XXX.

Your children are automatically covered for the same conditions as you, and a number of children's specific critical illnesses, from birth until their 18th birthday or 21st birthday if they are in full-time education.

By children we mean natural, legally-adopted and step-children or a child who is financially dependent on you.

Your children's cover will be 25% of the level you have chosen for yourself, up to a maximum amount of £25,000 for each child.

Which illnesses are covered?

Unum provides cover, subject to a pre-existing condition exclusion, for critical illness events covered under the policy.

This means it's important to know that you are not covered for pre-existing conditions. Related condition exclusions also apply. Further information on the policy can be found in the Employee Guide and [Critical Illness Conditions Covered and Exclusions Glossary](#) *[attach or insert links to relevant Employee Guide and Glossary]*. These include details of the covered illnesses and procedures, and the pre-existing and related condition exclusions.

Include the following paragraph for Base cover:

This includes 13 critical illnesses including heart attack, stroke, cancer and dementia including Alzheimer's disease.

For full details of which illnesses are covered and information about the pre-existing and related conditions exclusions that apply to all cover under this policy, please refer to this [Critical Illness Conditions Covered and Exclusions Glossary](#).

Include the following paragraph for Base & Extra cover:

This includes 39 critical illnesses including heart attack, stroke, cancer and dementia including Alzheimer's disease, brain tumour, rheumatoid arthritis, terminal illness and total permanent disability.

For full details of which illnesses are covered and information about the pre-existing and related conditions exclusions that apply to all cover under this policy, please refer to this [Critical Illness Conditions Covered and Exclusions Glossary](#).

You may want to include the following wording about Unum's health and wellbeing services – or you may want to visit www.unum.co.uk/employer/group-critical-illness-insurance/communicating-your-critical-illness-policy for more communication tools.

Help@hand

Everyday, expert-led care, through one connected app, whenever you need it. For you and your family members¹, services include:

- unlimited mental health sessions²
- medical support, including 24/7 remote GP and physiotherapy³
- cancer screening service
- savings and discounts on your everyday shopping
- 24/7 helpline for emotional and practical support

- 1-2-1 personalised wellbeing consultations
- and so much more!

Go to the App Store or Google Play, or search 'Help@hand', and download the app today. Register with the details in your welcome email, or reset using 'Forgotten Password'. More information can be found in this [guide](#).

1. For mild to moderate issues. Number of sessions subject to clinical appropriateness. 2. Eligible family members include partner and children up to 18, or up to 24 if in full-time education. Eligibility may vary on services. 3. Not suitable for complex, pre-existing or chronic conditions. Alternative guidance may be provided if appropriate.

Cancer Support Service

Unum partners with the experts at Reframe Cancer to provide tailored clinical, emotional and practical ongoing support for up to two years. The Cancer Support Service is available to you (and your partner providing they are eligible*) and can be accessed through Help@hand. More information can be found in [this guide](#).

Can I choose not to have cover?

Contact [\[insert name/department/email\]](#) for more information.

When does the cover end?

Your cover will stop:

- When you reach [\[insert the policy cover cease age\]](#) or
- If you no longer meet the eligibility conditions for cover; or
- If you no longer work for [\[insert company name\]](#); or
- If [\[insert company name\]](#) stops the policy

How does taxation for Critical Illness cover work?

Critical Illness premiums paid by the company for employee critical illness cover are considered a benefit in kind. You may need to pay tax on the premiums.

How to make a claim

Claims should be made through [\[insert department or individual\]](#).

Complaints

If you are not completely happy with Unum's service, you should speak to [\[insert relevant individual's name/department/email at the business\]](#) who will contact Unum. Alternatively, you can contact their Complaints Team directly, contact details can be found on [Unum's website](#).

How do I find out more information?

If you have any questions about Critical Illness cover, please contact [\[insert department or individual\]](#) by calling [\[insert telephone number\]](#) or emailing [\[insert email\]](#).

For further information on how Unum processes your data, please visit <http://www.unum.co.uk/privacy-notice>

Help@hand from Unum, Savings and discounts services and The Cancer Support Service (the 'Services') are provided to Unum Limited ("Unum") customers by third-party specialist providers chosen by Unum. Unum is not the provider of the Services. The Services are entirely separate from the insurance policy provided by Unum. Access to the Services is facilitated by Unum at no cost to the Unum customer, and Unum may change or withdraw access to the Services at any time. Use of the Services are subject to the terms and conditions of the relevant third party specialist providers. Services are available to UK residents only. For further information, please go to unum.co.uk/frequently-asked-questions/services.

Unum Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unum Limited is on the FCA Financial Services Register, Firm Reference Number: 110408. Registered and Head Office: Milton Court, Dorking, Surrey, RH4 3LZ. Registered in England company number 983768.

Updated April 2026