



GROUP CRITICAL ILLNESS

INFORMATION PACK

Delivers both employers and employees support when most needed

GROUP CRITICAL ILLNESS

Scheme overview

Group Critical Illness gives businesses with 2 or more employees the opportunity to provide some, or all of their workforce with a lump sum benefit in the event an employee suffers from a critical illness whilst employed.

Busy Bees Benefits Group Critical Illness contract covers 12 core illnesses including Cancer, Heart Attack and Stroke as standard and can also, as an option, be extended to include an additional 29 illnesses.

The lump sum benefit provided can be used however the affected employee wishes to use it.

Examples of lump sum benefit use.

- Fund private health treatment
- Make necessary adaptations to their home
- Take a well-deserved holiday to rest and recuperate

Product Features

- Competitive pricing
- Wide range of cover options available
- Easy to setup and administer
- Cover for children and spouses
- Flexible benefits available
- RedArc Support Service
- Employee Assistance (EAP)

Cover Options

- Available for 2 or more employees, no maximum
- Total permanent disability cover available for employers with 3 or more employees
- Accurate premium calculations, no averaging
- Up to 5X salary or £500,000 cover
- 12 core illnesses, 29 additional illnesses
- Pre-existing conditions and related conditions are excluded
- Employees normally covered with no medical questions
- Premium rates are guaranteed for 2 years as standard
- Cover available up to age 70





RedArc Support Service

We know that apart from financial concerns, illness can bring emotional and practical difficulties. At times like these, help from someone who understands the condition, has time to listen and help address concerns can be invaluable.

All critical illness claimants and their families are offered RedArc's critical illness service. This includes the provision of a dedicated personal nurse adviser to help and support the employee for as long as they are needed.

The personal nurse adviser is at the heart of the service and provides information, expert advice and long term emotional support. They may also organise a programme of therapy or counselling, free of charge at point of use, if this is appropriate.

The service is highly rated, as **98% of patients** recently reported the service as good or excellent.

Employee Assistance (EAP)

Employee Assistance support is also included with our Critical Illness cover at no cost to you. This provides 24 hour phone support 365 days of the year for your employees.

- Supports employees with any issues that are affecting them, saving time, stress and anxiety – and allowing them to stay focussed and productive at work
- Helps to position your organisation as an employer of choice, helping you to attract and retain talent
- Helps you to meet your statutory duty of care for employees
- Option to include additional web based and/or face to face counselling support

Our Employee Assistance programme (EAP) is provided by Workplace Options, a leading global provider of work-life and EAP support services and industry leader in researching and identifying workplace trends and issues that affect today's workforce.

31% of employees rate group critical illness insurance in their top three employee benefits, third after health insurance and life insurance in popularity (Ellipse Research – SME reaction to auto-enrolment – 2016)

INSURING YOUR EMPLOYEES THROUGH BUSY BEES BENEFITS

Cover Options	12 Core illnesses and 29 additional as an option
Benefits Levels	Up to 5x salary or £500,000
Minimum Premium	None
Rate Guarantee	2 years
Premium Payment	Monthly, Quarterly
Employee Data	Quarterly for scheme with up to 100 employees. Annual for schemes with more than 100 employees
Age Cover Ceases	Linked to state pension or any fixed up to a maximum age of 70
Spouse/Partner Cover Option	Yes - subject to additional cost
Childrens Benefit	<ul style="list-style-type: none"> • Automatically provided at no extra cost • Quarter of member benefit to a maximum of £20,000 • A child is defines as a child, stepchild (23rd birthday if in full-time education) • No limit on number of children covered
Automatic Acceptance Limit	£500,000 if 5 or more members (otherwise none)
Maximum Number of Claims	No maximum, as long as the causes of each claim are independent of each other
Employee Assistance	Yes - 24hr telephone EAP support at no addition cost. Options to include web based, or face to face counselling. Additional cost will apply

Swiss Re Group Watch report shows that the number of people covered by voluntary and flexible critical illness schemes increased by nearly 23% over the last two calendar years (end of 2014 – end of 2016).

When asked how valuable workplace benefits are, 63% of employees said they were either 'extremely valuable' (24%) or 'valuable' (39%) to them.



How does it work?

Establishing Group Critical Illness cover with Busy Bees Benefits is simple.

1. Talk to us about your requirements. Whether it's new cover or a transfer of an existing policy our team of Group Risk specialists are on hand to deal with your enquiry
2. Agree basis of cover with you based on your requirements
3. We provide you with a simple employer data spreadsheet by email to populate and send back to us
4. Once received and depending on what was agreed with you at outset, we will provide you with a premium illustration and outline any additional data or underwriting requirements by email, phone or face to face depending on engagement agreed
5. Following your instruction to go on risk you will be issued with a prepopulated application form by email within 24 hours
6. On completion and return of the completed application form (scanned copy), cover is placed on risk and a confirmation of cover letter is issued by email
7. A policy schedule will be issued within 5 working days from the time cover is placed on risk. You will need to provide employee inception data to complete the process
8. Once the inception data is provided an invoice and breakdown of costs will be emailed to you. This will confirm the premium and when payments will be taken

MORE INFORMATION

Busy Bees Benefits offers a range of other employee and employer benefits:

Childcare Vouchers - Cycle to Work - Car Leasing -
Retail Discounts - Employee Assistance Programme (EAP) -
Will Writing - Employment Law -
Health Cash Plan - Hospital Treatment Insurance -
Group Life - Group Income Protection

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