

# GROUP CRITICAL ILLNESS

**DELIVERS SUPPORT TO BOTH  
EMPLOYERS AND EMPLOYEES WHEN  
NEEDED MOST**

## 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.

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.

**AVAILABLE  
FOR 2 OR MORE  
EMPLOYEES, NO  
MAXIMUM**

## 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
- ▶ Pay off outstanding debts





## KEY FEATURES

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

Employee Assistance Programme 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 telephone and/or face to face counselling support

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



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





## HOW DOES IT WORK?

1. Talk to us about your requirements. Whether it's new cover or a transfer of an existing policy our team of specialists who 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 pre-populated 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.