

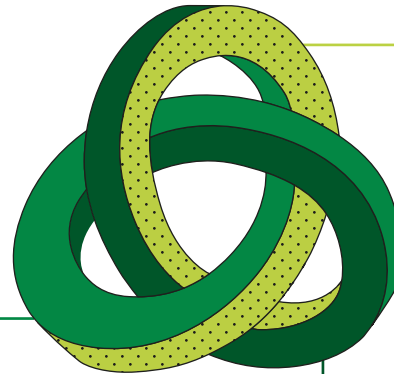
Group Critical Illness

Wellbeing services and financial protection for businesses insuring 10+ employees



What's included in Group Critical Illness?

Group Critical Illness helps to financially protect employees by paying a tax-free lump sum if they suffer from and survive a specified critical illness, such as cancer and heart attack. It also automatically covers employees' children from birth to age 21.



But it's more than just a financial pay out – Group Critical Illness provides several wellbeing services to help your employees Be Well, Get Better and Be Supported.

● Available from day one of the policy

Be Well

Helping employees actively manage their health

- **Day-to-day wellbeing support:** Including a free, day-to-day wellbeing and counselling service that provides in the moment support to employees and their immediate families, 24/7 and 365 days of the year.
- **Later life care:** Our Care Concierge service supports employees to understand the care options available for their elderly relatives, for peace of mind their loved ones are looked after.

Get Better

Supporting employees to get better and back to work

- **Second Medical Opinion:** A global network of medical specialists can offer employees a second opinion on their diagnosis and treatment and advise upon the most appropriate treatment.
- **Medical Concierge:** Helps employees find the right private treatment from a network of global specialists.
- **Nurse Support Service:** A personalised service from a fully qualified nursing team can help with practical and emotional support.

Be Supported

Financial protection when they need it most

- Thankfully, many people now survive life-threatening illnesses.
- We aim to pay the claim promptly so the employee can use the tax-free lump sum towards anything, from paying bills and meeting unexpected medical costs, to going on a well-earned holiday once treatment is over.

Health and wellbeing in numbers

37%

Employee health and wellbeing is the top stressor for 37% of businesses with 50-249 employees

32%

It's the second biggest stressor for businesses with 10-49 employees, just behind workload/working hours

84%

of employees are more likely to apply to businesses who are open about supporting employee health and wellbeing

How Group Critical Illness helps businesses



Supports with duty of care

From day one, employees have access to mental, physical, and financial wellbeing support, to help them stay focused, healthy, and productive.



Helps attract and retain great employees

Stand out from the crowd by showing they not only invest in their employees' and their children's health, but they financially protect them too.

£222
Average cost of policy per employee*, per year¹

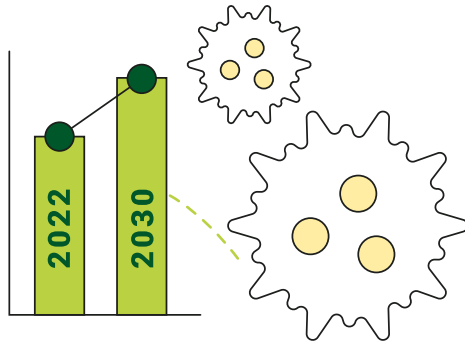
The need for Group Critical Illness for employees

Group Critical Illness can provide employees and their families with peace of mind that they're financially protected, particularly when the financial resilience of working households is falling.

The average number of working age people living with cancer in the UK is

900,000

This number is expected to increase to **1.15m** by 2030.



On average, families in the UK could be on the breadline in just **19 days** without the main breadwinner's regular employed income – down from 24 days in 2020

35% of employees think their employer would pay them if they were ill or injured and unable to work for more than a month.



Includes benefit comms tools

Find out more

Advisers - [Visit our website](#)

Employers - [Visit our Group Critical Illness web page](#)

* The average cost can vary in line with an employers own requirements and options chosen.

¹ The average premium for Group Critical Illness is based on the total premium and number of employees covered across providers in the 2022 Swiss Re Group Watch. Premiums could vary and are based on requirements and options chosen.

² Visit our website for more information on what we can cover, exclusions, the options available and how claims are assessed.