

# Critical Illness cover from Unum

Most people know someone who has been affected by cancer, heart attack or stroke, the most common conditions claimed for under a Critical Illness policy.<sup>1</sup>

Critical Illness cover from Unum provides a tax-free lump sum benefit if a member, their spouse (if covered) or their child is diagnosed with one of the defined medical conditions or undergoes, or where applicable is included on a waiting list for, one of the surgical procedures covered under the policy and survives for 14 days after the event.

## The benefit

Our Group Critical Illness product offers either a multiple of between 1 and 5 x each member's salary or a fixed amount of benefit for each member with a maximum benefit per claim of £500,000.

The lump sum can be used however a member wants, for example to:

- Fund **private health treatment** or make **adaptations** to their home
- Take **time off to care** for a loved one
- Take a well-deserved **holiday** once their treatment is finished



Sources:

1. GRiD 2017 annual claims survey



## Advanced payment

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 cancer

In most cases if an employee has previously suffered a critical illness, they won't be able to claim for a recurrence. But our second and subsequent cancer cover means that once they have recovered and have been treatment free for 5 years, if they are diagnosed with a new and unrelated cancer in the future that meets the insured definition they may be able to claim.

## Cover for the family

Members' children are covered from birth for 25% of the member's benefit up to £25,000, at no additional cost and a member's spouse or partner can be covered for up to £250,000 at an additional cost.



## Cancer support service

Everyone who has Critical Illness cover from Unum can take advantage of our cancer support service if they are diagnosed with cancer.

Our partnership with Harley Street Concierge Limited, a leading provider of personalised cancer support, provides this service to help people navigate the confusing and difficult path of a cancer diagnosis by:

- Helping them better understand their cancer and the options available
- Providing fast-tracked access to leading cancer experts
- Access to a second opinion and pathology review
- Supporting them throughout their cancer experience



The service is completely confidential and accessed via a dedicated telephone line.



## Cover available

There are two levels of cover available:

- **Base cover** provides cover for 11 critical illnesses including heart attack, stroke, cancer and dementia including Alzheimer's disease
- **Extra cover** includes an additional 27 conditions including brain tumour, rheumatoid arthritis, terminal illness and total permanent disability

There are three funding options available:

- **Standard Group Critical Illness** is funded by the employer and needs a minimum of 3 employees
- **Flexible Group Critical Illness** is funded by the employer or jointly by the employer and employee. The arrangement is available for policies covering 150 or more employees
- **Voluntary Group Critical Illness** is funded by the employee with premiums collected by the employer. This is available for companies with 150 or more employees

## Pre-existing conditions

Where a member experienced a critical illness before joining the policy, or after making a claim other than for cancer - second and subsequent, they will not be able to claim for that condition or certain other conditions.

They will also not be able to claim for a critical illness where they had a related condition before cover started, although most related conditions are disregarded after 2 years.

To help policyholders and their members understand what conditions they are or are not covered for when they join the policy, the covered critical illnesses are in groups which have common related conditions.

## Simplicity Critical Illness

Simplicity Critical Illness offers simplified options and administration. It is designed for employers with 50 or more employees, who want to give a basic level of cover to their employees for the first time.

- **Cover for 10 of the most common reasons for claiming**
- **Benefits up to £60,000 per member**
- **Pre-existing conditions covered - members' medical histories will not prevent claims for events rising after they join**

## Which illnesses are covered?

We provide cover, subject to a pre-existing condition exclusion, only for those critical illness events covered under the policy. These are listed below and you will find full definitions of these illnesses in the User Guide

Base cover	Extra cover
<ul style="list-style-type: none"> <li>• Cancer* - excluding less advanced cases</li> <li>• Cancer - second and subsequent</li> <li>• Coronary artery bypass grafts*</li> <li>• Creutzfeldt-Jakob disease - resulting in permanent symptoms</li> <li>• Dementia including Alzheimer’s disease – resulting in permanent symptoms</li> <li>• Heart attack*</li> <li>• Kidney failure - requiring permanent dialysis</li> <li>• Major organ transplant* - from another donor</li> <li>• Motor neurone disease - resulting in permanent symptoms</li> <li>• Multiple sclerosis* - with persisting symptoms</li> <li>• Parkinson’s disease and Parkinson-plus syndromes* - resulting in permanent symptoms</li> <li>• Stroke*</li> </ul>	<ul style="list-style-type: none"> <li>• Aorta graft surgery*</li> <li>• Aplastic anaemia - of specified severity</li> <li>• Bacterial meningitis - resulting in permanent symptoms</li> <li>• Benign brain tumour* - with permanent symptoms or specified treatments</li> <li>• Benign spinal cord tumour - with permanent symptoms or specified treatments</li> <li>• Blindness* - permanent and irreversible</li> <li>• Cardiac arrest - with insertion of a defibrillator</li> <li>• Cardiomyopathy - of specified severity</li> <li>• Coma - with associated permanent symptoms</li> <li>• Coronary angioplasty - to 2 or more coronary arteries</li> <li>• Deafness - permanent and irreversible</li> <li>• Encephalitis - resulting in permanent symptoms</li> <li>• Heart valve replacement or repair*</li> <li>• HIV infection - caught within specified geographic limits from a blood transfusion, physical assault or at work</li> <li>• Liver failure - of specified severity</li> <li>• Loss of hand or foot* - permanent physical severance</li> <li>• Loss of speech - total, permanent and irreversible</li> <li>• Paralysis of limb* - total and irreversible</li> <li>• Primary pulmonary arterial hypertension - of specified severity</li> <li>• Pulmonary artery surgery - for disease</li> <li>• Respiratory failure - of specified severity</li> <li>• Rheumatoid arthritis - of specified severity</li> <li>• Structural heart surgery - with surgery to divide the breastbone</li> <li>• Terminal illness - where death is expected within 12 months</li> <li>• Third degree burns* - covering 20% of the body or face</li> <li>• Total permanent disability - of specified severity</li> <li>• Traumatic brain injury - resulting in permanent symptoms</li> </ul>

The Association of British Insurers (ABI) produces a statement of best practice for Critical Illness policies. We provide wider cover than the ABI statement for those conditions or procedures marked\*

For example we do not include a severity measure for heart attacks, and we cover skin cancers which have spread to other areas or organs.

## Our Added Value Services include:

### unum *Lifeworks*

Unum LifeWorks is a confidential Employee Assistance Programme available to all of our Critical Illness policyholders at no additional cost.

Whether for a simple question or complex concern the service is available to help employees and their families with practical information and advice covering a range of topics affecting health, family, money matters and work.



Telephone



Email



Web

### *maggie's*

Unum partners with cancer charity Maggie's to provide a series of interactive workshops for HR professionals giving support and guidance when dealing with staff with cancer.

### AgeingWorks™

An online portal that gives employees access to a wealth of information, resources and advice on age-related issues.

If you would like  
to know more  
please visit  
[www.unum.co.uk](http://www.unum.co.uk)

[unum.co.uk](http://unum.co.uk)

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