



Critical Illness Cover

Employee Guide

Because everyone
needs a back-up plan



Health and wellbeing has become a huge focus for the media. Whether in a magazine, on TV or radio, you cannot fail to come across one of the many sobering statistics about critical illnesses:

- Someone has a heart attack every two minutes¹
- The risk of developing cancer up to the age of 50 is 1 in 35 for men and 1 in 20 for women²
- Every year an estimated 150,000 people in the UK have a stroke. That's one person every five minutes³.

There are many ways in which you can protect yourself against critical illnesses. A number of websites provide valuable information on what steps you can take to ensure you live a healthy lifestyle, helping to decrease your risk of cancers, heart disease and stroke.

As well as taking steps to reduce your risk, the other important step you can take is to get critical illness cover.

What is critical illness cover?

Critical illness cover provides you with a tax-free lump sum payment if you or your children suffer a covered critical illness and survive 14 days following the event.

An overview of covered critical illness conditions can be found within the "What critical illness am I covered against?" section. A full list of defined medical conditions are surgical procedures covered are available in the policy documents. Please speak to you HR department for full details.

Who is eligible for cover?

Whilst you are working for your current employer, we will provide cover to:

You: Regardless of whether you're a full-time, part-time or fixed-term employee.

Your children: All of your children are automatically covered for the same conditions as you. This includes stepchildren and legally adopted children, aged between 30 days and 18 years. If they are in full-time education or vocational training they are covered up until 21. There is no upper limit to the number of children we will cover.

Your spouse: Cover for your spouse will depend upon whether your employer has included this as an option. This includes a legal spouse or civil partner. Please speak to your HR department for full details.

How much is the lump sum payment?

For you: this will depend upon the cover your employer has chosen. Please speak to your HR department for full details.

For your children: 25% of your benefit up to a maximum of £25,000.

For your spouse (if applicable): the lower of your benefit or £150,000.

What can I use the lump sum payment for?

How you use your lump sum is entirely up to you. You could use it to:

- fund treatments
- make alterations to your home
- make a large payment off your mortgage
- make lifestyle changes.

What critical illnesses am I covered against?

The illnesses you are covered for will depend upon whether your employer has chosen 'Base' or 'Extra' cover. Please speak to your HR department to find out.

Group	Base cover	Extra cover
Cancer	Cancer - excluding less advanced cases	
Heart and circulatory diseases	Coronary artery bypass grafts* Heart attack* Heart transplant - from another donor Stroke*	Aorta graft surgery* Cardiac arrest - with insertion of a defibrillator Cardiomyopathy - of specified severity Coronary angioplasty - to 2 or more coronary arteries Heart valve replacement or repair* Primary pulmonary arterial hypertension - of specified severity Pulmonary artery surgery - for disease Structural heart surgery - with surgery to divide the breastbone
Organ failure	Kidney failure - requiring permanent dialysis Major organ transplant* - from another donor	Aplastic anaemia - of specified severity Liver failure - of specified severity
Diseases of the brain and central nervous system	Creutzfeldt-Jakob disease - resulting in permanent symptoms Dementia including Alzheimer's disease - resulting in permanent symptoms Motor neurone disease - resulting in permanent symptoms Multiple sclerosis* - with persisting symptoms Parkinson's disease and Parkinson plus syndromes* - resulting in permanent symptoms	Bacterial meningitis - resulting in permanent symptoms Benign brain tumour* - with permanent symptoms or specified treatments Benign spinal cord tumour - with permanent symptoms or specified treatments Coma - with associated permanent symptoms Encephalitis - resulting in permanent symptoms
Respiratory diseases	Lung transplant - from another donor	Respiratory failure - of specified severity
Accidents		HIV infection - caught within specified geographic limits from a blood transfusion, physical assault or at work Third degree burns* - covering 20% of the body or face Traumatic brain injury - resulting in permanent symptoms
Terminal illness		Terminal illness - where death is expected within 12 months
Disability		Blindness* - permanent and irreversible Deafness - permanent and irreversible Loss of hand or foot* - permanent physical severance Loss of speech - total, permanent and irreversible Paralysis of limb* - total and irreversible Rheumatoid arthritis - of specified severity Total permanent disability - of specified severity

* The Association of British Insurers produces a statement of best practice for Critical Illness. Group Critical Illness Cover provides wider cover than that definition.

For full information on these conditions, please ask your HR department for a copy of the relevant section of the Policy Document.

Once a claim has been accepted for a specific critical illness event, no further claims can be made for that critical illness or any related conditions. However, your cover will automatically continue subject to the restrictions in the 'Is there anything I'm not covered for?' section below.

Is there anything I'm not covered for?

Yes. As with all insurance policies there are certain things that you are not covered for. Where you have previously experienced or have been undergoing medical investigations for a critical illness or related condition, you may be excluded from claiming under some critical illness events.

For example under the cancer critical illness event you will not be able to claim if you have previously been diagnosed or undergone investigations which later resulted in a diagnosis of a malignant tumour.

Please note that this is not an exhaustive list. For the full terms and conditions please ask your HR department.

What happens when I need to claim?

It is important that you notify your employer as quickly as possible in the event of a claim - ideally within 21 days of the event or diagnosis. When your employer has notified us of the claim we will send them relevant claim forms, which you and your employer will need to fill out. We will access your claim and when its approved will pay the benefit to you, tax free.

When does cover cease?

Cover ceases immediately when you:

- Retire or reach the upper age limit, selected by your company, whichever is sooner
- Leave your current employer

Look after yourself: websites of interest

There are a number of websites* available to help people with critical illnesses, their friends and their families. There are also websites that show you how you can help reduce your chances of suffering from a critical illness:

maggiescentre.org

Maggie's is a charity that offers free emotional, practical and social support to people with cancer and their families and friends. Visit their website to locate your nearest Maggie's centre or access their services online 24 hours a day, 7 days a week.

2minutes.org.uk (links to the [British Heart Foundation website](http://BritishHeartFoundation.org))

Visit this website for footage on what it's like to have a heart attack and what you can do to help yourself.

It also provides some valuable statistics, such as how you are three times more likely to survive a heart attack if you call the emergency services immediately and receive medical help in the first hour.

nhsdirect.nhs.uk

This website provides a health encyclopaedia as well as help with finding a local health service. It also provides a self-help guide detailing questions about your symptoms before providing a suggested action based on the symptoms you have described.

This document provides a basic introduction to the critical illness cover available. It is not designed to give you comprehensive details of the cover. Your HR department will be able to provide you with a copy of the Policy Document which will provide you with full details should you require them.

*** Please note that Unum cannot be held responsible for the content of any third party websites.**

1 Bhf.org.uk; Coronary Heart Disease Statistics report (2012)
2 Cancerresearchuk.org; Cancer stats, Lifetime risk (2010)
3 Stroke.org.uk; Stroke statistics (2013)