



simpliCity

Critical Illness

An easy to understand solution for employers wishing to give a level of critical illness cover to their employees for the first time.

What's covered?

- **10 of the most common reasons for claiming**
- **Benefits up to £60,000**
 - All employees covered for the same amount
 - No link to earnings
 - Member's cover ceases after a claim has been paid
 - Children's benefit – 25% of the employee's cover level
 - Flexible benefit option – £10k core with £10k steps
- **Pre-existing conditions**
 - Members' medical histories will not prevent claims for events arising after they join
 - So they can't claim for the heart attack they had before they joined, but they are covered if they have another one
 - And they can't claim for the cancer they have when they join but, once all clear, they are covered for a recurrence

Easy to set up and join

- Available for employers of 50 or more employees
- Employer funded
- Guaranteed cover for all employees under age 70
- No medical underwriting, ever

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 UK 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 cancer experts
- Access to a second opinion and pathology review
- Supporting them throughout their cancer experience

This service is completely confidential accessed via a dedicated telephone line.

Policy terms

Policy type:	<ul style="list-style-type: none"> • Group Simplicity Critical Illness
Standard cover option:	<ul style="list-style-type: none"> • Flat benefit of between £10k and £60k per member • All members have the same cover, chosen by the employer
Flex cover option:	<ul style="list-style-type: none"> • Core benefit of a minimum of £10k per member, chosen by the employer • Up to five flex steps (most commonly): £20k £30k £40k £50k £60k • Members may increase or decrease at annual renewal only (no mid-year increases / lifestyle events) • Increases limited to one step each year and members must be actively at work • No limit on decreases
Critical Illness events covered	<ul style="list-style-type: none"> • The policy covers the following events: <ul style="list-style-type: none"> - Benign brain tumour* - with permanent symptoms or specified treatments - Cancer - excluding less advanced cases - Coronary artery bypass grafts* - Heart attack* - Kidney failure - requiring permanent dialysis - Major organ transplant* - from another donor - Motor neurone disease - resulting in permanent symptoms - Multiple sclerosis* - with persisting symptoms - Parkinson's disease and Parkinson's plus syndromes* - resulting in permanent symptoms - Stroke* * 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 above
Survival period	<ul style="list-style-type: none"> • 14 days
Membership	<ul style="list-style-type: none"> • Compulsory for all eligible members • No discretionary entrants allowed
Medical underwriting	<ul style="list-style-type: none"> • Because of the maximum sum insured and minimum membership number, there is no medical underwriting. Cover is provided for all eligible employees who are actively at work
Minimum membership	<ul style="list-style-type: none"> • 50 employees at commencement of the policy
Children's cover	<ul style="list-style-type: none"> • Covers member's children aged from 30 days until 18 years (21 if in full-time education) for 25% of the member's benefit while the member is insured <ul style="list-style-type: none"> - at no extra cost
Entry	<ul style="list-style-type: none"> • Daily entry for new employees

Policy terms (continued)

Actively at work	<ul style="list-style-type: none">• Applies - cover is provided for all eligible employees who are actively at work on the day membership commences• For any employees who are absent from work, membership begins on the employee's return to their normal occupation that is not against medical advice
Long term absence	<ul style="list-style-type: none">• If a member becomes absent from work after joining, cover continues:<ul style="list-style-type: none">- in cases of illness or injury - until the terminal age- for any other reason - for a maximum of 36 months, not exceeding the terminal age
Cover expiry	<ul style="list-style-type: none">• Members remain covered until the earliest of:<ul style="list-style-type: none">- a claim is paid- leaving employment with the policy-holding employer- opting out of the employer's pension scheme (where eligibility is linked to pension membership)- attaining age 70- the policy lapsing
Funding	<ul style="list-style-type: none">• Employer funded
Billing	<ul style="list-style-type: none">• Annual or monthly by direct credit
Rates	<ul style="list-style-type: none">• Standard cover - unit rates• Flex cover - single premium• Guaranteed for 2 years

For further information, please refer to our Simplicity Critical Illness user guide (UP3277).

Cover depends on policy - conditions apply.

Unum Limited is not authorised to provide financial advice.