

For employer use.

# Why, what and how

Employer guide  
to Group Critical Illness





“Choosing Group Critical Illness cover for your business can give your employees the reassurance that they and their loved ones will not be left without financial support if they’re diagnosed with a covered critical illness or undergo a defined operation. Alongside the wellbeing services it offers, Group Critical Illness cover can form part of an attractive modern employee benefits package.”

Julian Nurse  
Customer Propositions Manager, Aviva



# Why Group Critical Illness matters to your business

## **Protect your most important assets**

As an employer, you don't need us to tell you that your employees are your most valuable assets. Because of that, offering them financial protection from a range of critical illnesses makes good business sense and extending that cover to their families shows that you're not just thinking of your bottom line.

With everyone having such busy lives, thinking about or arranging financial protection can often come low down on people's priority list. That could mean they have little or no plan in place to deal with lost income due to ill health. That's where Aviva Group Critical Illness could make all the difference. It pays a lump sum to your employee if they're diagnosed with a critical illness covered by the policy, or have to undergo a surgical operation as defined in the policy. This money could take some of the added pressures off your employee, so they can focus on getting well.

## **Invest in their wellbeing**

Being diagnosed with a critical illness or having to undergo an operation affects people's lives massively. And on top of the emotional and physical challenges, your employees may also have to deal with financial worries.

State benefits may be available to your employees when things go wrong, but these might not be as favourable or as comprehensive as they imagine. For example, there isn't a state benefit that pays a substantial lump sum if an employee is diagnosed with a critical illness.

That's where Aviva Group Critical Illness comes in. To employees, it represents an investment in their health and wellbeing. And as well as showing you care about your employees, it also helps your business stand out from the crowd when it comes to recruiting and retaining staff.

But caring for your employees is about more than looking after them when they get ill. It's also about helping them stay healthy and picking up issues before they become problems. Your Group Critical Illness cover provides access to wellbeing services to help your employees stay on top of their health.

# What it provides

Our Group Critical Illness cover provides employees with financial support if they're diagnosed with a critical illness or have to undergo a surgical operation as defined in the policy. It offers a choice of different levels of cover to suit your business's needs and budget. For example, you can choose to offer standard cover or opt for our extended cover, which provides financial protection for even more critical illnesses.

- ✓ **We'll pay a lump sum of up to five times an employee's salary** (up to a maximum of £500,000, whichever is lower) if they are diagnosed with a critical illness or undergo an operation that meets our policy definition. They must survive for at least 14 days.
- ✓ **No medical underwriting needed**, although the product is subject to a pre-existing and associated conditions exclusion.
- ✓ **Optional cover for partners** – a financial protection option for your employee's spouse, or partner, up to £250,000.
- ✓ **Children's cover** – as well as the conditions covered under the policy, we'll cover your employees' children for nine child-specific conditions and two critical medical crises. Child cover benefit pays 25% of the value of an employee's benefit up to a maximum of £25,000. For example, if your employee's are covered for £50,000, their children will be covered for £12,500 each.
- ✓ **Cancer drugs fund** – for an additional premium, there's the option to include access to a cancer drugs fund of up to £100,000 if an employee is diagnosed with a cancer and their local NHS commissioning body won't cover the cost of the drug(s) recommended by their specialist on financial grounds.
- ✓ **We're dedicated to helping people live their best lives** – with Group Critical Illness, your employees get access to expert clinical help when they need it. Alongside that and the financial support it offers, your employees get a suite of wellbeing services to help them make informed, balanced and positive lifestyle choices. And if the going gets tough, we have support services to help them cope with stress and grief.



# It takes Aviva to help your employees live their best lives

Our Group Critical Illness cover gives access to a range of wellbeing services, designed to help provide emotional and practical support for your employees, all for no additional charge.

## ✓ **Aviva Line Manager Toolkit: Mental Health**

Developed by mental health professionals, the Aviva Line Manager Toolkit: Mental Health, offers video modules and downloadable materials aimed at helping line managers spot the warning signs of poor mental health. It also helps them identify reasonable adjustments and manage professional boundaries.

The toolkit gives your managers more confidence to have supportive conversations with team members, so they can address issues before they become more serious. The Aviva Line Manager Toolkit: Mental Health is available to insured and uninsured line managers as part of an eligible scheme. Terms apply

## ✓ **RedArc**

RedArc is a nurse advice and support service available to insured employees who make a claim through the Group Critical Illness cover. The service offers insured employees and their families long-term practical and emotional support over the telephone from a dedicated Personal Nurse. The Nurse can help in many ways including helping the individual understand the health condition and all its implications, talking through worries or concerns, discussing surgery or treatment options, dealing with the many implications of the illness. A course of therapy, counselling or other relevant service can also be provided subject to clinical assessment. It's completely confidential and RedArc won't pass any information to any third party without the employee's consent.

## ✓ **Red Apple Law Legal Services**

One of the things that can help improve employees' wellbeing and peace of mind is knowing that they have their affairs in order. With Red Apple Law, who form part of the Trust Inheritance Group, your employees can benefit from expert support, useful legal tools and the ease of managing all their legal affairs in one central place.

Red Apple Law legal services are available to all of your employees and their spouse or partner through your Group Critical Illness policy, whether they are insured or not. Terms apply.

## ✓ **Stress helpline - 24/7 counsellor care**

Provided by Care first, the Stress Helpline offers insured employees over the age of 16 the chance to talk in confidence to trained counsellors about issues they feel are causing them stress.

The helpline can be a good place for employees who need help with personal or work-related stress issues. Talking and sharing can be the first step in helping to work through problems and resolve them, aiming to achieve the best outcome for employees and employers.

## ✓ **Wellbeing Library**

Stress and worry can take a toll on wellbeing, wherever it comes from. The Wellbeing Library is an online library of useful content, hints and tips - including guides and tools. In the Wellbeing Library, your employees will find sections offering helpful support on all kinds of situations, from family and relationships, money or work, mental or physical health conditions. Whatever's on their mind, they can find information to help them deal with it. Available to all employees, insured and uninsured.

## ✓ **Aviva Cancer Care Support**

Everyone's cancer journey is unique, which can be challenging for you as an employer when it comes to supporting employees who are living with cancer.

To help you understand more about managing cancer in the workplace, we've worked with Macmillan Cancer Support to put together a guide that highlights different areas you need to think about. It covers topics from understanding cancer to how it may affect someone at work, from talking about cancer in the workplace to supporting employees caring for others with cancer, and much more.

## ✓ Aviva DigiCare+ Workplace

We can help support your insured employees with the Aviva DigiCare+ Workplace app, provided by Square Health. It gives them the guidance they need to help detect, manage and prevent physical and mental health problems. It helps your employees stay on top of their health.

- Annual Health Check
- Digital GP appointments
- Second Medical Opinion
- Mental Health Consultations
- Nutritional Consultations

Aviva is working with Square Health to provide Aviva DigiCare+ Workplace. Set up by doctors, Square Health has more than 25 years' experience working with companies like Aviva to deliver benefits to their customers.

With an established infrastructure providing access to over 5,000 medical specialists across the UK, Square Health helps us to put your employees' needs first.

**There may be limits to the number of times your insured employees can use this service, they can check their full allowances within the app.**


Terms apply.

## ✓ Lifestyle discounts with Get Active

With Get Active, your insured employees can get discounts at over 3,500 health and fitness clubs, plus great at-home fitness offers and a range of savings on other products and services. It's all designed to help keep them and their families active, healthy and happy. Terms apply.

**With the exception of the Red Apple Law legal services, all services are available to employees who are permanent residents of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man. Differing residency restrictions apply for each service available under Red Apple Law, for full details please check the FAQ section of the Red Apple Law website. You'll find this information under 'Jurisdictions and Coverage'.**

You can read more about these wellbeing services in our:

 **Wellbeing services guide**



# How it works for employers

Our Group Critical Illness product offers a huge choice of cover levels to suit different needs and budgets. Here's a summary of how it works.

## **Choose what's right for you**

We provide cover for schemes with five people or more. You decide:

- who can join
- the type of cover and level of benefit you want to provide, and
- if you'd also like to cover your employees' spouses or partners.

## **Applying is easy**

To get a quotation, simply give us details of the employees you want to cover: their gender, date of birth, salaries, occupation and work postcode. If you've had a similar scheme with another provider, we'll need details of the scheme and claims history.

We've made it easy for you to apply for Group Critical Illness. Once you have your quotation, all you need to do is fill in the forms. We'll do the rest to get your policy up and running quickly. If you need any help, please contact either your financial adviser or our Sales team:

 **[groupprotectionsalesupport@aviva.com](mailto:groupprotectionsalesupport@aviva.com)**

Please note that our Sales team are unable to provide financial advice.

After that, you simply need to keep paying your premiums and make sure you tell us straight away if you need to make any changes to the cover. And once we've set up your policy, you and your employees will have all the benefits the policy brings with it, with peace of mind among them.

We can cancel the policy if you do not pay the premium within 30 days of the due date. We also reserve the right to cancel the policy if you don't give us the information and documentation we need to administer the policy or the membership drops below our minimum number of lives.

# How we offer more value

Our Group Critical Illness cover offers you the opportunity to stand out from your competitors. Here are more ways it may add value:

## ✓ **Retention and hiring**

Offering Group Critical Illness cover as part of an employee's benefit package helps you show your commitment to your workforce. It can also help make you an attractive employer to potential recruits.

## ✓ **Value for money**

Group Critical Illness cover may cost less than an employee would pay when choosing to buy it privately.

## ✓ **Tax**

The lump sum benefits are currently free of tax. The Group Critical Illness cover premiums are usually treated as a business expense and can be offset against Corporation Tax. For your employees, the premium you pay is usually treated as a benefit in kind.

All references to taxation are based on our understanding of current law and tax practices, which could change in the future.

## ✓ **Flexibility**

You can combine Group Critical Illness with our other policies, such as Group Income Protection, Group Life or Group Spouse/ Partner cover. In this way, you can build an employee benefits package that really stands out.



# Questions and answers

Here are the answers to some of the most common questions we're asked about Group Critical Illness cover:

## **How do I decide who to cover?**

Firstly, decide the minimum age you want your employees to be to join the scheme, taking into account potential age discrimination issues. Then decide if you want service qualification period your employees must serve before joining and when they can join, for example, monthly or annually.

## **What medical evidence do you need?**

We don't need any medical information from your employees to set up the policy. If you go on to make a claim, we will investigate whether the illness existed before the policy started, then assess the claim against the policy conditions.

## **Must all employees have the same level of benefit?**

No. You have a great deal of flexibility and can choose different levels of benefits for different employees, such as directors, managers and staff. Alternatively, you can offer the same level of benefits to all.

## **When will you pay out a benefit payment?**

We'll pay a lump sum to an eligible employee if they or any insured children are diagnosed with one of the specified illnesses or undergo one of the specified operations during the policy term, and survive for 14 days after the date of diagnosis or operation.

## **Can cover be provided for members who are not in the UK, Channel Islands or Isle of Man?**

Yes, provided they maintain a UK, Channel Islands or Isle of Man registered contract of employment and they're working in one of our listed standard territories or any additional locations that we may agree. We'll need to be advised of any members who are working overseas in case we need to apply any special terms and conditions.

You must tell us about any members who are working overseas at the policy start date or rate guarantee date. You must also tell us the countries they'll be working in.



### **What happens if I need to make a claim?**

You must tell us within three months (or as soon as reasonably practicable) if an employee or insured child is diagnosed with a critical illness or has undergone an operation covered by the policy. We'll ask for consent to contact the their doctors to get the medical evidence we need to assess the claim.

### **Will you pay more than one claim under the policy?**

Each covered employee or insured child can make more than one claim, providing each claim is for a different and unrelated condition. Some employees may be able to claim more than once for cancer providing the terms of the second and subsequent cancer cover are met.

### **Do my premiums stay the same each year?**

If the factors we use to calculate the premium don't change, we normally guarantee the premium rate for two years from the start of the policy.

# What it covers...

We use the Association of British Insurers (ABI) definitions for all critical illnesses. In some cases, our definition is broader than the definition set by the ABI. Please bear in mind that we are unable to cover employees suffering from a pre-existing condition.

Standard conditions	
Alzheimer's disease	resulting in permanent symptoms
Cancer	excluding less advanced cases
Cancer	second and subsequent
Cardiac Arrest	with insertion of a defibrillator
Coronary artery by-pass surgery	
Creutzfeldt-Jakob disease	
Dementia	
Heart attack	
Kidney failure	requiring permanent dialysis
Major organ transplant	from another donor where applicable
Motor neurone disease	resulting in permanent symptoms
Multiple sclerosis	where there have been symptoms
Parkinson's disease	resulting in permanent symptoms
Progressive supranuclear palsy	resulting in permanent symptoms
Stroke or spinal cord stroke	



# What it covers...

## Extended conditions

The following critical illnesses are covered if you choose our Extended Cover option.

<b>Aorta graft surgery</b>	
<b>Aplastic anaemia</b>	with permanent bone marrow failure
<b>Bacterial meningitis</b>	resulting in permanent symptoms
<b>Benign brain tumour</b>	resulting in permanent symptoms or undergoing defined treatments
<b>Benign spinal cord tumour</b>	resulting in permanent symptoms or undergoing defined treatments
<b>Blindness</b>	permanent and irreversible
<b>Coma</b>	with associated permanent symptoms
<b>Coronary angioplasty</b>	with specified treatment
<b>Deafness</b>	permanent and irreversible
<b>Encephalitis</b>	resulting in permanent symptoms
<b>Heart valve replacement or repair</b>	
<b>HIV infection</b>	caught in the UK from a blood transfusion, a physical assault or at work in an eligible occupation
<b>Liver failure</b>	of advanced stage
<b>Loss of hand or foot</b>	permanent physical severance
<b>Loss of independent existence</b>	permanent and irreversible
<b>Loss of speech</b>	total, permanent and irreversible
<b>Paralysis of limbs</b>	total and irreversible
<b>Primary Cardiomyopathy</b>	of specified severity or undergoing a defined treatment
<b>Pulmonary arterial hypertension</b>	of specified cause and severity
<b>Pulmonary artery surgery</b>	
<b>Respiratory failure</b>	of specified severity
<b>Rheumatoid arthritis</b>	chronic and severe
<b>Structural heart surgery</b>	
<b>Systemic lupus erythematosus</b>	with severe complications
<b>Terminal illness</b>	
<b>Third degree burns</b>	of specified severity
<b>Traumatic brain injury due to trauma, anoxia or hypoxia</b>	resulting in specified symptoms

# What it covers...

## Children's cover (included in addition to the standard or extended conditions covered under the policy)

Cerebral palsy	
Children's intensive care benefit	requiring mechanical ventilation for 7 days
Cystic fibrosis	
Down's syndrome	
Edwards' syndrome	
Hydrocephalus	treated by surgery
Loss of independent existence	
Muscular dystrophy	
Osteogenesis imperfecta	
Patau syndrome	
Spina bifida	

## Additional options

Total permanent disability	unable to do a suited occupation ever again or unable to do their own occupation ever again*
Cancer drugs fund	

\*We reserve the right not to include Total Permanent Disability cover or to offer the cover on a different basis for certain occupations.

This is a summary of the conditions covered by the policy. You can find full terms and conditions - which also includes details of what is and isn't covered in our:



**Technical Guide**



and **Policy Wording**

# Find out more

To find out more, get in touch with your usual Aviva contact, Employee Benefits Consultant or Financial adviser or visit our:



**Group Critical Illness webpage**



You can read more about DigiCare+ Workplace in our: **employer guide**



or visit our **dedicated webpage**.


If you have any questions, please get in touch with your customer relationship manager, employee benefits consultant or financial adviser. They'll be able to answer all your questions.





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 **0800 0513472**

 **groupprotection@aviva.co.uk**

 **aviva.co.uk**

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