

Group Critical Illness

What is Group Critical Illness?

Group Critical Illness cover pays a tax-free lump sum directly to an employee if they are diagnosed with a serious medical condition or undergo a surgical procedure, defined under the policy.



What is the lump sum used for?

The lump sum can be used to fund private health treatment, make adaptations to their home, take time off to care for a loved one or to recuperate once their treatment is finished.

Is the benefit taxable?

Yes, Group Critical Illness cover is currently a P11D benefit.

Additional services

Many insurance providers offer an Employee Assistance Programme to support staff members with advice relating to challenges they may face as a result of their diagnosis or treatment. This can range from debt management to counselling services. Some insurers in the market also offer access to a second opinion service.

Speak with our specialist team

Ready to future-proof your business and support your people, get in touch. enquiries@thecleargroup.com

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Benefit for employees

- Children can be covered for free
- Long-term support is provided by the insurer after a claim is made
- Second medical opinion services provided free of charge
- No medical underwriting in most cases
- Payment is made tax-free

Benefit for employers

- Provides support to help employees back to work
- Insurers provide HR and absence support
- Enhances the business's Employee Benefits package and can assist in recruiting and retaining staff
- Provides peace of mind for your people

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