



Critical illness has changed

Our consolidated conditions under eight straightforward headings means our critical illness is simpler for employees to understand.



For adviser use only.

With the widest range of conditions we've ever offered, you can feel confident you're recommending a market-leading product to your clients.

Our broadest ever cover

Our critical illness covers the equivalent of 50 conditions. Eight grouped conditions are combined with cover for 21 standalone conditions in every policy.

As a result, we offer one straightforward, comprehensive level of cover as standard. And employers have the option to add total permanent disability for employees and their partners as well.



**Covers the
equivalent of
50 conditions**



**8 grouped
conditions**



**10 child-specific
conditions**

For all the family

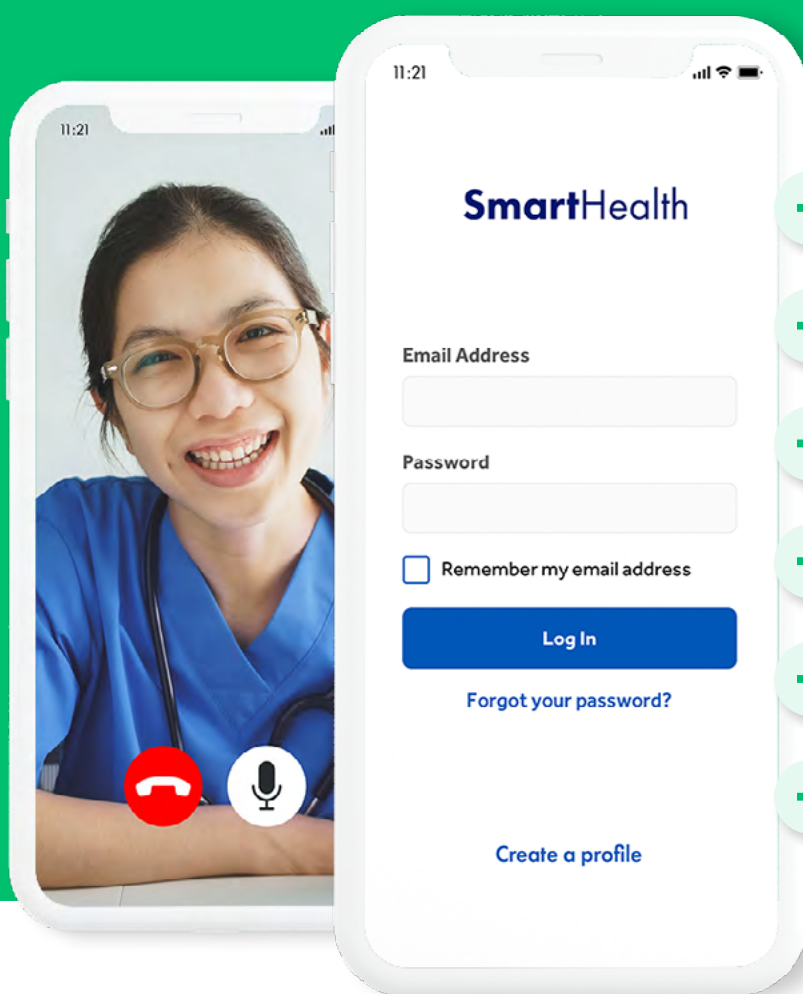
With our group critical illness, employees' children are included too. We have 10 child-specific conditions, focusing on the conditions children are most likely to suffer from.

Employees can be confident their family has the best possible protection, with a benefit of up to £25,000 if their child is diagnosed with one of the included conditions.

With award-winning health and wellbeing support

Award-winning **SmartHealth**¹ is included in every policy at no additional cost.

SmartHealth gives employees access to six health and wellbeing services, including 24/7 GP appointments. Unlimited access starts from day one of the policy – for the employee, their partner and their children up to age 21.



- + 24/7 GP
- + Fitness plans
- + Mental health support
- + Second medical opinions
- + Nutrition advice
- + Health checks



Unlimited
access, for free



Available to
all the family



24/7, 365
days a year

Grouped conditions: a market first

We consolidated 27 similar conditions under eight straightforward headings. Meaning our critical illness is simpler for employees to understand. They don't have to struggle with a long list of complicated medical conditions.

Four of our groups are impact-based

They focus on specific surgeries or the impact of an illness on daily life, not the name of a condition. We think this makes for much fairer outcomes at the point of claim; if the impact is the same, the employee will be covered – whatever the name of the condition and however rare it is.

Group	Effective coverage
Degenerative neurological disorder	Alzheimer's disease, CJD, dementia, motor neurone disease (MND), Parkinson's disease, Parkinson plus syndromes, Progressive supranuclear palsy, plus any other degenerative neurological condition that meets our criteria
Reduced heart function	Cardiomyopathy, pulmonary hypertension, plus any other cardiac condition that meets our criteria
Surgery to the heart, aorta or pulmonary artery	Aorta graft surgery, balloon valvuloplasty, cardiac arrest, cardiomyopathy, coronary artery bypass grafts, heart surgery, heart valve replacement or repair, open heart surgery, pulmonary artery replacement, plus any other condition that results in the specified surgeries
Surgery via the skull	Cerebral or spinal arteriovenous malformation or aneurysms, pituitary gland tumours, brain abscess, drug resistant epilepsy, plus any other condition that results in the specified surgery



Here's an example

Friedreich's ataxia is a genetic disease that causes progressive nervous system damage and movement problems. There are currently limited treatment options for the disease, and no cure.

Some symptoms are similar to those experienced by people suffering with MND. So it doesn't seem quite right that critical illness cover would treat a person with MND in one way (and pay a valid claim) and a person with Friedreich's ataxia in a different way (declining the claim as it's not a named condition).

With our degenerative neurological disorders group, claims for MND and Friedreich's ataxia would both be valid – **it's the impact on the employee that matters, not the cause**. We've levelled the playing field for all degenerative neurological disorders, whatever they're called and however uncommon they are.

Critical illness pathway

Critical illness cover can give a life changing sum of money to employees. But our product is about a lot more than money. From diagnosis to recovery, employees will have the experts they need by their side.



Ready for claims

We want to relieve an employee's money worries as quickly as possible. A critical illness benefit helps employees to feel confident about their financial future and focus on what matters: their recovery.

Supporting employees throughout the claims journey is what our dedicated team of claims managers are here to do. They'll make sure employees are signposted to the right support services for them.

Ready for diagnosis

Being diagnosed with a critical illness is one of the scariest situations anyone can face. The Smart Health second medical opinion service is here to help; whether employees need support with a complex condition, or want a specialist's opinion.

Employees will be put in touch with their own GP case manager. The case manager will take a look at their notes, current diagnosis and treatment plan. Then they'll source the best doctor to help – from a pool of 50,000 medical specialists across the world – so the employee gets the advice and reassurance they need.

Ready for anything

RedArc's² nurses are here to help families face the challenges that critical illnesses bring. Employees will have a nurse adviser at the other end of the phone throughout their treatment. Their nurse will be there for anything they need – from practical advice to emotional support. And they'll be there to care for the employee's family, too. With their RedArc nurse by their side, employees can look forward to the future with confidence.



SmartHealth



It's time to rethink critical illness

Give your clients the confidence that their employees
have the protection they need. Get in touch today.

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¹Smart Health is provided to AIG Life Limited customers by Teladoc Health. We want to let you know that these services are non-contractual, which means they don't form part of the insurance contract with us. If our partnership with Teladoc Health ends, these services could be changed or withdrawn in the future. ²RedArc is a non-contractual benefit, which can be withdrawn at any time without notice.

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