

Introducing Critical Care



What is Critical Care?

Critical Care provides access to experts from around the world with a package of medical care services for cancer, neurological conditions, heart, bone marrow transplants and live organ donor transplants.

It gives your employees fast access to consultants and treatments including the latest precision cancer medicine and cancer clinical trials. It includes treatment abroad at some of the leading hospitals in the world.

Our Critical Care benefit is provided through our trusted partner, Further Group.



The benefits of Critical Care

Choice

Critical Care gives your employees global access to medical care and allows them to choose which services they want to use and when, giving them more control over their healthcare decisions.

Support

A dedicated case manager will provide an end-to-end concierge service. Organization of treatment, travel and accommodation needs are covered so the employee can focus on their recovery.

Speed

Your employees will benefit from fast access to consultants and international treatment if needed.

What can Critical Care do for the employer?

Stand out as an employer of choice with an employee benefit that will attract and retain talent

Differentiate your business from competitors with a benefit that provides life-changing options

Complement existing healthcare by offering specialized options for serious illnesses

Demonstrate that you value your employees by showing strong commitment to their health

Offer peace of mind by ensuring employees are protected and supported during challenging times

Add more than just financial protection to your employee benefits package

The services of Critical Care

Your employees have complete flexibility when it comes to using any of the four services of our Critical Care benefit. They can choose which services to use and when, with the option to combine them with public or private healthcare, offering them greater control over their healthcare decisions.



Second Medical Opinion

Get peace of mind with an independent, expert review of their diagnosis and treatment plan.



Precision Medicine

Support and customized treatment plans for cancer using the latest tumor profiling technology.



Cancer Clinical Trials Support

Help navigating the complex clinical trials process so they can try new or different treatments, drugs and therapies.



Global Treatment Plus+

Allows fast access to hospitals and consultants around the world to get their treatment underway.



Second Medical Opinion

If you have concerns about your diagnosis or treatment plan, or if you would simply value another point of view, once your claim has been referred, your case manager can help you seek an alternative opinion from the most appropriate expert globally.

A consultant will provide a comprehensive review of your current medical information, diagnosis and treatment plan and, if appropriate, will suggest other investigations or treatment options that may help you.



Benefits



Peace of mind that the right diagnosis and treatment plan is in place.



Offers you more choices for health decisions, including options not available to you locally.



Access to a pool of global experts.



Comprehensive report and recommendations.

How does the Second Medical Opinion process work?

- 1 Upload information** Once evidence of your diagnosis has been reviewed your case manager will organise the preparation of a comprehensive clinical summary that's shared with an appropriate consultant.
- 2 Second medical opinion** The consultant assesses your clinical summary, performs their review and completes a written report.
- 3 Receive report** You'll be provided with a report, and if necessary, an additional Navigation Call with your case manager to discuss the findings.

Keep in mind

Covers cancer, heart surgery, neurosurgery, bone marrow transplant and live-donor organ transplant or a condition that is impacting your daily living.

This service is available once per unique diagnosis.

This service does not cover the following:

- Acute conditions (of short duration).
- Minor chronic illnesses.
- Psychiatric/psychological conditions.
- Dental problems.
- Patients currently hospitalized.
- All conditions that have not first been reviewed and reported on by a local, treating specialist.
- Any medical condition that requires immediate medical attention prior to the expected delivery of the Second Medical Opinion report.
- If more than one year has elapsed since the examination of the diagnosed condition by the attending physician.



Precision Medicine

Precision Medicine for cancer provides customised treatment plans specifically for you, using the latest tumour profiling technology.

There are over 200 types of cancer, but every tumour is unique. Having a detailed understanding of your tumour at a genetic and molecular level allows for the development of a personalised treatment plan that may improve your outcome.

In addition, if a genetic or hereditary element to the cancer is found that could affect siblings and children, counselling and testing would also be provided to them should they choose it.



Benefits



Optimised cancer treatments.



Genetic data identifies the optimal approach for each unique tumour.



Better medical outcomes compared to standard treatments.



Improved quality of life as targeted therapies reduce side effects and avoid unnecessary treatments.

How does the Precision Medicine process work?

1 Prepare information

Once evidence of your diagnosis is confirmed, your case manager will review your medical information and if applicable, can organise for a liquid biopsy sample to be taken.

2 Receive results

Following the analysis, you will receive a report, and a Navigation Call will be organized with your case manager to discuss the potential outcomes. Additionally, a peer-to-peer consultation may be arranged between the medical expert and your treating oncologist.

This report will include:

- The clinical summary of your condition.
- The conclusion from the molecular profiling.
- The optimal treatment indications available including traditional therapies as well as novel therapies such as targeted therapies, immunotherapies, hormone treatments with the highest potential clinical benefit.
- Indications of resistance or toxicity to certain treatments.
- Clinical trial availability where applicable.
- Germline testing where applicable.

If a hereditary component is identified, germline testing and counselling is available for you, your children and your siblings.

Keep in mind

This service is available once per unique cancer diagnosis.

The cancer must be either:

- not responding to 1st line treatment,
- diagnosed as stage 3 or 4,
- from an unknown primary source or
- a rare form of cancer.



Cancer Clinical Trials Support

The Cancer Clinical Trials Support service helps you to navigate the complicated process of clinical trials, providing ongoing support as you access new or alternative treatments, drugs and therapies that may not yet be available to everyone. You might be recommended a clinical trial as an outcome of Precision Medicine for cancer.



Benefits



Opportunity to receive treatments not yet available.



Access to trials overseas as well as in the UK.



Help with navigating the process of sourcing relevant and available clinical trials.



A case manager will arrange the logistics of the trial.



Travel with your companion.



Travel, accommodation and daily allowance covered.

How does the Cancer Clinical Trials Support process work?

1 Trial report

If it is recommended in the Expert Clinical Report from the Precision Medicine service, your case manager will investigate all relevant clinical trials, assess criteria for inclusion, and produce a report with possible options.

2 Trial application

If you decide to apply for one of the trials, your case manager will support you with all the enrollment requirements.

3 Clinical Trial

If you've been accepted on your chosen trial, your case manager will organise the travel, accommodation and daily allowance for you and your travel companions.

Keep in mind

There are no guarantees that the trial will improve your outcomes.

As with all clinical trials, there are risks involved which will be explained.

You have to meet certain criteria to take part in these trials which will be set out by the trial.



Global Treatment Plus+

When treatment is required, speed is of the essence. Global Treatment Plus+ allows fast access to hospitals and consultants around the world to get treatment underway.

Global Treatment Plus+ allows you to focus on your health while all the logistics of having treatment abroad are taken care of. With the help and support of a case manager, you can decide where you want to receive treatment. It gives you greater choice including options that might not be available where you currently reside.



Benefits



Access to some of the leading hospitals and facilities in the world.



The chance to receive treatments that might not be offered through public healthcare or locally, with all agreed treatment costs covered.



Travel with your companion.



Travel, accommodation and daily allowance covered.



Follow up care and continuing medication expenses are also covered.

How does the Global Treatment Plus+ process work?

1 Choose treatment

Once evidence of your diagnosis is confirmed, your case manager will discuss your treatment options, identify up to three potential hospitals and establish your availability for treatment.

2 Receive treatment

After you've chosen your treatment and location, your case manager will organise the hospital submission as well as travel, accommodation and daily allowance for you and your companion. If necessary, they will also organize an interpreter to provide support, and to translate the medical information.

3 After treatment

Follow up care and continuing medication expenses are included once you return home.

Keep in mind

Covers cancer, heart surgery, neurosurgery, bone marrow transplant and live-donor organ transplant.

Treatment is provided outside of your home location and the UK. You may need to consider travel insurance.

Of course, as with many insurance policies, there are some exclusions. Critical Care is no different. Below are some of the exclusions but full details are in the policy terms and conditions.

There is an exclusion period of 3 months from the start of the policy.

Members are excluded from using any Critical Care service for any illness or condition they have had in the 5 years prior to the start of the policy and for illnesses or conditions they held in the exclusion period, even if they did not show any symptoms or signs.

For Global Treatment Plus+

The indemnity period is the length of time for which the benefits of Critical Care are payable for each unique claim.

The indemnity period lasts for 36 months and begins on either:

- the day of travel if travelling abroad for treatment is arranged and paid for under Global Treatment Plus +, or
- the day of the first treatment if the treatment is within the country of residence or employment as part of a clinical trial covered by Precision Medicine.

Expenses have an overall lifetime limit of £2m for covered expenses and of £50k for medication expenses.

Members need to be fit to fly to undertake global treatment.

Policy considerations

Critical Care is a benefit that can be added to the core ZIGRS Group Life or Group Income Protection product.

It is compulsory for all employees on the policy.

Minimum number of lives of 15.

Minimum entry age of 16, maximum age of 70 (maximum entry age 69).

Must be actively at work in line with the main Group Risk policy.

It is only for employees; cover cannot be extended to include spouses or family members.

It can be added at the point of New Business or at renewal of existing scheme.

It is offered with a one-year price guarantee (core Group Risk product may be offered with a longer rate guarantee period).

It is an annually renewable benefit.

Quotes will be provided by Zurich and included within the main Group Risk quote.

Introducing Further Group



Because life matters most.

further[®]

Our Critical Care benefit is provided through our trusted partner, **Further Group**, who specialize in products and services for complex areas of health, in particular cancer.

further[®]
powered by **trusteddoctor**

Trusteddoctor is the name of Further's Digital Platform. It's a secure system that stores medical records and results safely, ensuring all information is in one place and accessible 24/7 either on a mobile app or desktop.



The claims process

- 1 Initial notification of any claim needs to be made by the policyholder with signed consent from the group member.
- 2 Only group members included under the Critical Care benefit are covered. Evidence of eligibility may be requested, and specific medical documentation will be required depending on the benefit being claimed. Once the claim has been approved by Zurich, it will be referred to Further Group.
- 3 A case manager from Further will contact the claimant to talk about their condition. As part of this process, they will be required to register on Further's Digital Platform Trustedoctor. This is secure platform to communicate and share information with Further.



A circular inset image showing two women with curly hair laughing joyfully. The woman on the left is wearing a brown jacket over a white shirt, and the woman on the right is wearing a blue blazer. They are both smiling broadly, with their eyes closed in laughter.

Critical Care in action

The services of Critical Care can
be used in various pathways.

A woman in her 50s discovered a lump in her breast and, following a biopsy, was diagnosed with Stage 3 breast cancer. She underwent surgery to remove the lump and was initially given a treatment plan that included a rigorous chemotherapy regimen.

However, additional testing using the Precision Medicine service assessed her need for chemotherapy. The results concluded that chemotherapy was unnecessary, allowing her to avoid three months of treatment and its side effects.

She continued her active lifestyle without any further work absences.



A man in his 40s was diagnosed with cirrhosis, which led to several complications and moderate liver dysfunction, necessitating a liver transplant.

The Second Medical Opinion service confirmed the accuracy of the diagnosis and the recommended treatment plan.

With this confirmation, Zurich supported him through the Global Treatment Plus+ service, arranging for his treatment at a leading medical facility outside his country of residence.

His wife, who was found to be a suitable donor, travelled with him for the transplant surgery. As his donor and companion, she was fully covered for travel and accommodation costs.



Empowered with choice.
Supported with care.



Important Information

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