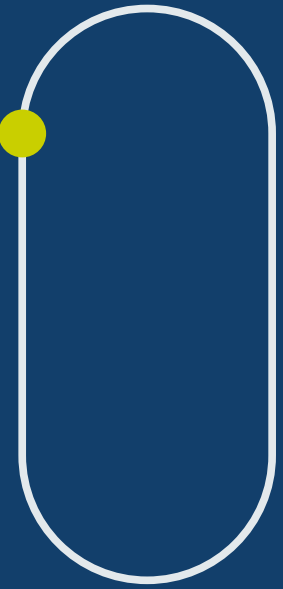


Rate card



Insured benefits to claim		Level 1	Level 2	Level 3
Per policy period*				
Routine dental treatment	Everyday dental care and consumables bought at the time of treatment.	£70	£125	£200
Worldwide accident and emergency dental treatment	Treatment for restoring oral health after accident/injury, anywhere worldwide.	£250	£400	£600
Optical and hearing	Eye tests, prescription lenses, hearing tests, hearing aids and consumables bought at the time of treatment.	£70	£125	£200
Chiropody and podiatry	To treat conditions of the lower legs and feet.	£50	£75	£100
Specialist consultations and diagnostics	Appointments, tests and scans for first diagnosis of a health condition; at-home cancer tests bought via the Help@hand cancer screening assessment; and Private Medical Insurance (PMI) excess if there's no separate PMI excess cover.	£200	£350	£500
Hospital stays (Including parental stays)	Benefit per eligible date spent in a UK hospital as an inpatient, day patient or outpatient having cancer treatment, or parental stays with an eligible child admitted as an inpatient.	£15 per date, up to 25 dates per year		
NHS and private prescriptions, vaccinations and GP referral letters	Covers UK doctor/dentist prescriptions,vaccinations and referral letters from UK GPs.	£20	£30	£40
Physiotherapy support Choose A or B				
A Unique physiotherapy and complementary therapy service	Six sessions of physiotherapy, osteopathy, chiropractic care, or acupuncture, booked through the Help@hand app, from approved clinicians without upfront payments or claims.	6 sessions		
B Alternative insured option	Employees to select a practitioner for physiotherapy, osteopathy, chiropractic care, or acupuncture.	£160	£250	£400

Health and wellbeing services	All levels
Per policy period*	
Cancer screening assessment	Included
Health assessment / MOT	Included
Nutritionist consultations	3 per year
Personalised mental health support sessions	6 per year
Unlimited remote GP	Included
Healthcare navigator sessions (including second medical opinion)	2 per year
Retail discounts and savings (including gym discounts)	Included
24/7 helpline and wellbeing resources (including Unum's wellbeing calendar)	Included

Eligible partner/children information

Partners can be added to cover for an additional cost | Up to eight children may also be included at no additional cost | Children included up to 24 years of age | Children share each benefit entitlement (except for hospital stays). Exclusions apply.

Benefits to enhance your clients cover

Unlock the full potential of Health Plan 360 by customising your quote with our selection of optional additional benefits.

Optional additional benefits

Per policy period*

Private Medical Insurance (PMI) excess cover

Helps reimburse the costs of excess payments made under a PMI policy

Level 1

£100

Level 2

£200

Level 3

£300

Critical Illness cover

A lump sum on first diagnosis of cancer, heart attack or stroke of a specific severity after the relevant qualifying period

£5000

for one claim paid in the lifetime of cover under the policy

Personal trainer

Choose from qualified personal trainers who specialise in strength and conditioning, endurance exercise, post-natal exercise and more. Available via the app

3 per year

New child cover

A lump sum on birth or adoption of a child after the relevant qualifying period

£100



Company funded rates

4 - 19 employees 10% commission	Level 1	Level 2	Level 3
Employer funded cost:	£5.80	£13.90	£28.60

20 – 99 employees 10% commission	Level 1	Level 2	Level 3
Employer funded cost:	£5.25	£12.65	£26.00

100 + employees 10% commission	Level 1	Level 2	Level 3
Employer funded cost:	£4.95	£11.90	£24.55

Flexible cover level options

Employee upgrade costs when company is funding the following levels:	Funded Level 1	Funded Level 2	Funded Level 3
Upgrade to Level 2	£14.10		
Upgrade to Level 3	£35.75	£27.65	
Cost to add a partner	£8.30	£19.90	£41.55

Employee upgrade costs when company is funding the following levels:	Funded Level 1	Funded Level 2	Funded Level 3
Upgrade to Level 2	£13.30		
Upgrade to Level 3	£32.55	£25.15	
Cost to add a partner	£7.70	£18.55	£37.80

Employee upgrade costs when company is funding the following levels:	Funded Level 1	Funded Level 2	Funded Level 3
Upgrade to Level 2	£12.10		
Upgrade to Level 3	£30.70	£23.75	
Cost to add a partner	£7.10	£17.05	£35.65

The cost for an employer to fund a partner is the same as the cost to fund an employee.

The employee upgrade costs are what the employee pays i.e. the employer costs have already been deducted.

Voluntary rates

Currently insured (switch) business only

Minimum 150
employees insured
10% commission

	Level 1	Level 2	Level 3
Employee only:	£11.05	£22.35	£44.95
Cost to add a partner:	£11.05	£22.35	£44.95



Optional additional benefits

4-19 employees 10% commission	Level 1	Level 2	Level 3	20 – 99 employees 10% commission	Level 1	Level 2	Level 3	100 + employees 10% commission	Level 1	Level 2	Level 3
Critical Illness Cover	£3.10			Critical Illness Cover	£2.81			Critical Illness Cover	£2.54		
New Child Cover*	£0.45			New Child Cover*	£0.41			New Child Cover*	£0.36		
Personal Training	£0.25			Personal Training	£0.22			Personal Training	£0.21		
Private Medical Insurance (PMI) excess cover	£1.66	£3.38	£5.03	Private Medical Insurance (PMI) excess cover	£1.51	£3.07	£4.58	Private Medical Insurance (PMI) excess cover	£1.41	£2.89	£4.32

* Please note that Partners are not charged for New Child Cover as only one payment can be claimed per child.

Optional modules are selected at policy level and are not available for employees to select/remove.

The rates shown are based on 'Flex' upgrades available under the policy. The rates will vary if the policy is fully company funded.

Health made simpler, clients made happier

Truly connected healthcare

A seamless journey that brings wellness together, from at-home cancer screening kits to expert treatment guidance. Quick, hassle-free claims through the Help@hand app, making healthcare support easier than ever. All in one place, all in one app.

Empowered self-service

Your data, your control. Reports and insights at your fingertips, giving you access to what you need, when you need it.

Multi-product simplicity

Experience seamless policy integration with multi-product simplicity, where new and existing policies merge effortlessly. Employees benefit from combined allowances* on a unified, streamlined platform. Better for clients, better for employees.

* Combined allowances are for proactive wellbeing support services only.

Broader, deeper cover

Health Plan 360 extends far beyond a typical health cash plan, with options to cover everything from Critical Illness cover and New Child cover to PMI excess and even incidentals such as toothbrushes, toothpaste, lens solution and off-the-shelf reading glasses.

Enhanced financial control

Employers can tailor services to their needs and gain instant balance visibility via Unum's intuitive portal.



1

Get a quote

Go online, enter your client's information, customise the plan to fit their workforce needs*, and receive an instant quote.

2

Purchase the policy

Once your client is satisfied, buy the policy online and use our digital drag-and-drop tool to upload employee data.

3

Policy activation

We will then notify employees of the benefits and services available to them from the start of the policy.

Important Information

- 1 These rates are on a monthly basis and include Insurance Premium Tax
- 2 The life bands are based on insured employee lives and do not include partners and children in the totals
- 3 The rates are intended to be indicative, and are not guaranteed or intended to be replace quote from Unum
- 4 Eligible partners/children information – Partners can be added to cover for an additional cost. Up to eight children may also be included at no additional cost. Children included up to 24 years of age. Children share each benefit entitlement (except for hospital stays). Exclusions apply.
- 5 If membership drops below the insured employee life band, we reserve the right to amend the rates to reflect the correct number of insured employees
- 6 These rates are for new to market customers only
- 7 These rates are based on our standard product – i.e. without any customisation

*A minimum number of employees applies

unum® | Health Plan 360®

Powering active health, for living well and working better

Health Plan 360 | Adviser | unum.co.uk

Proactive wellbeing support services are provided by third parties. Unum Limited reserves the right to change the service provider(s) during the term of the policy. For further information, please contact us. Unum Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Unum Limited is on the FCA Financial Services Register, Firm Reference Number: 110408. Registered and Head Office: Milton Court, Dorking, Surrey RH4 3LZ. Registered in England company number 983768.