Working with Unum

01 Administering and managing your policy

We aim to make administering your policy for the first time as easy as possible. Here's a quick overview of what our customers like to know.

For full details please see the Employer Policy Terms and Conditions.

---

02 Sending us member data

To ensure a smooth start to your policy, we'll need a complete membership data set, including the members':

- Levels of cover
- First and last name
- Dates of birth
- Addresses and postcodes
- Email address
- First name, last name and date of birth of eligible partners and children.

An eligible partner is a spouse, civil partner, or partner, living at the same address aged 18+. Eligible children include biological, step, or adopted children of the member or partner, covered until age 24.

You can easily upload your membership data using our user-friendly employer portal. We also provide a ready-made data template to make the process even simpler!

Avoiding Delays
Ensure all mandatory information is correct before submission. Incorrect data may prevent employees from being added, place them on the lowest cover level, or that their Eligible children/partners are not added to their cover. We may return Membership Data until all required details are provided.

03

Managing membership changes during the policy period

Throughout the policy period you can make approved changes such as:

- A new employee joins your Policy.
- A member, partner or child ceases to be eligible.
- A member requests a change to their cover following a Life Event.
- A member adds a new child.

These changes can be actioned using the Employer Portal or, if working with an adviser, via the Broker Portal by either:

- Uploading a 'change' or 'full' Membership Data file
- Individually add, remove, or update Members

If you are currently using a benefits platform, you can automate updates by setting up a Secure File Transfer Protocol (SFTP) from your benefits platform for an easier process. We can provide you with details on how you can do this.

04 Adding and removing members

New joiners

We'll add new mid-policy members and start their cover from the date you specify (as long as it's not before the previous Policy Mon).

If no date is provided, cover will begin on the first day of the Policy Month we receive the request or which the membership data provided relates to.

Leavers

For members leaving mid-policy, we'll remove them based on the date you provide (again, as long as it's not before the previous Policy Month).

If leavers are removed via a full Membership Data file, their cover will end on the last day of the previous Policy Month or which the membership data provided relates to.

Cover level changes

We'll apply cover level changes mid-policy based on the date you provide, as long as it's not before the previous Policy Month.

If no date is given, the change will take effect on the first day of the Policy Month we were notified or which the membership data provided relates to.

For example: If a policy runs from March 1st to March 31st and a request is received on March 10th to add a new member with a start date of March 15th, the member's cover will begin on that date.

However, if no start date is provided, cover will default to the first day of the Policy Month in which the request was received or which the membership data provided relates to. Meaning a request submitted on March 20th without a specified date would result in a member's cover starting from March 1st.

05

Understanding invoices

You can easily view invoices and generate P11D reports anytime via the Employer Portal to stay on top of your payments.

Annual Invoices

At the start of the policy, we calculate your premium based on your submitted membership data. At the end of the policy, we'll reconcile any changes and adjust your premium accordingly.

Monthly Invoices & Direct Debit

We issue an invoice for each Policy Month, effective from the first day of the next Policy Month. Invoices are generated seven days in advance, based on the Membership Data available at that time. If the seventh calendar day is a weekend or bank holiday, the invoice will be issued on the previous working day. Any updates received or processed after an invoice is issued will be adjusted in the following invoice.

The invoice 'amount due' stated at the top of the invoice is the total of:

1. The premium for the invoice period based on the latest membership data.
2. Any adjustments from the previous month.
3. Any unpaid premium from previous invoices (if applicable).

If paying via monthly invoices, please review your statements carefully what is due for each period if you are settling invoices for more than one Policy Month, to ensure that you do not duplicate payment of arrears.

If you have any queries or need any help, please feel free to get into contact with us using the contact us form here.