

unum® | Health Plan 360®

Powering active health, for living well and working better

Health Plan 360 | Adviser | unum.co.uk



Workplace sickness is costing UK businesses



The annual hidden cost of employee sickness has risen by £30 billion since 2018¹. Most of this increase is due to lower productivity as people continue working while they're unwell¹.

With an NHS that's "broken"², and waiting lists sitting at 7.4 million³, people are struggling to access the care they need in order to live and work well.

As a result, employees are losing the equivalent of 44 days' productivity on average each year¹. And with no help in sight, sick people are leaving the workforce at record highs⁴.

Businesses have the power to change this: six in ten employees say that health and wellbeing services provided at work would make it more likely for them to stay with their employer⁵.

But the old way of managing workplace health is no longer enough - businesses need to actively support their teams to stay healthy and happy.

A new way, to create and retain a positive and productive workforce. **The Health Plan 360** way.

1. [ippr.org](https://www.ippr.org): revealed hidden annual cost of employee sickness is up 30 billion since 2018 – July 2024

2. [gov.uk](https://www.gov.uk): statement from the secretary of state for health and social care – March 2025

3. [England.nhs.uk](https://www.england.nhs.uk) waiting list update – February 2025

4. [bbc.co.uk](https://www.bbc.co.uk): Sick people leaving workforce at record highs – March 2024

5. Health, Happiness and Productivity WPI Economics study commissioned by Unum UK – November 2023

A health cash plan to nurture a workforce that works better

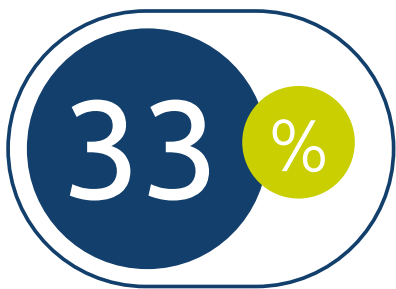
We designed Health Plan 360 to help businesses overcome the extraordinary challenges that many are facing around workplace wellbeing.

Proactive support is better than prevention.

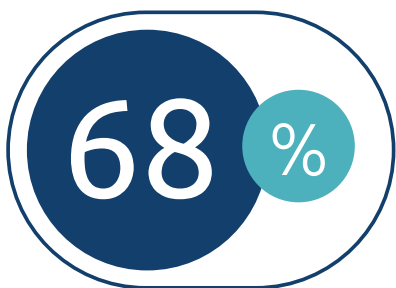
We know that “prevention is better than cure”, but we believe that health cash plans can offer so much more than just prevention.

Health Plan 360 provides holistic and proactive health support. Now teams can take an active approach to their health with the tools they need to live well and work better.

We cover the everyday essentials, so businesses can nurture a workforce that’s happy, healthy and high-performing.



UK employers are prioritising employee wellbeing with 33% identifying it as their top HR challenge.*



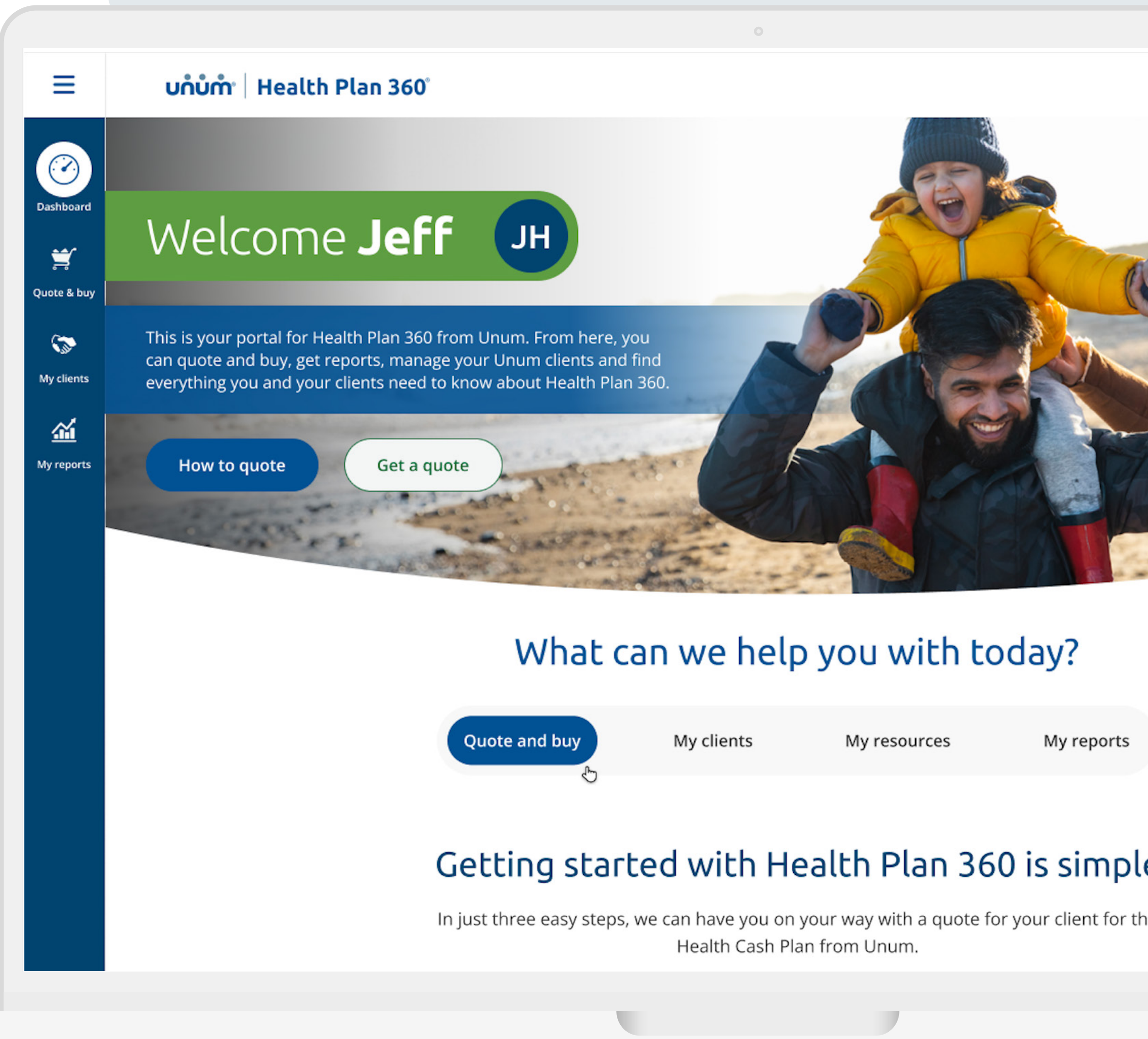
68% of Employers believe the workplace holds greater responsibility for employee physical and mental health.*



52% of Employees believe the workplace holds greater responsibility for employee physical and mental health.*

*Unum health and wellbeing research 2024

Health Plan 360:
Health made simpler, clients made happier



Core benefits for employers

Inspiring teams to take charge and engage with their wellbeing.

01

Value-driven health

A health cash plan is a cost-effective way to offer your entire team health and wellbeing support.

02

Bespoke plans for any budget

You can choose the benefits to suit your budget, get an instant quote and buy online.

03

Actionable insights

Gain meaningful, anonymous insights about your team's wellbeing to help you make your workplace healthier.

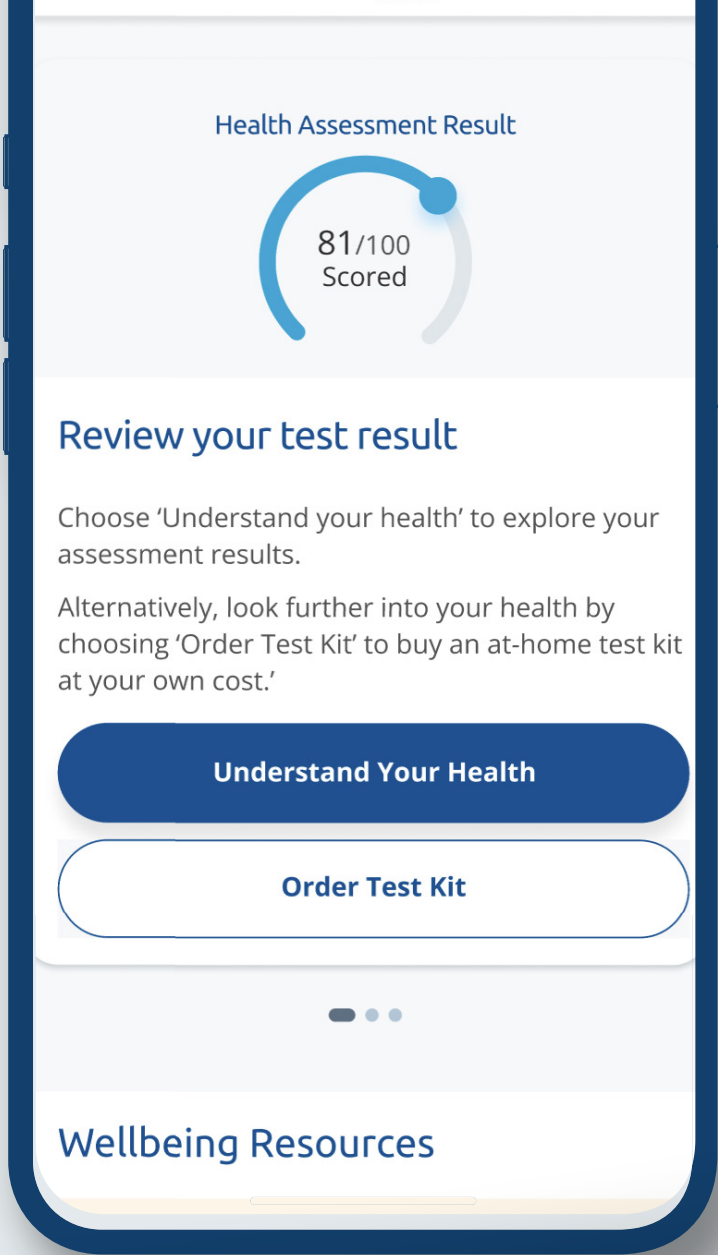
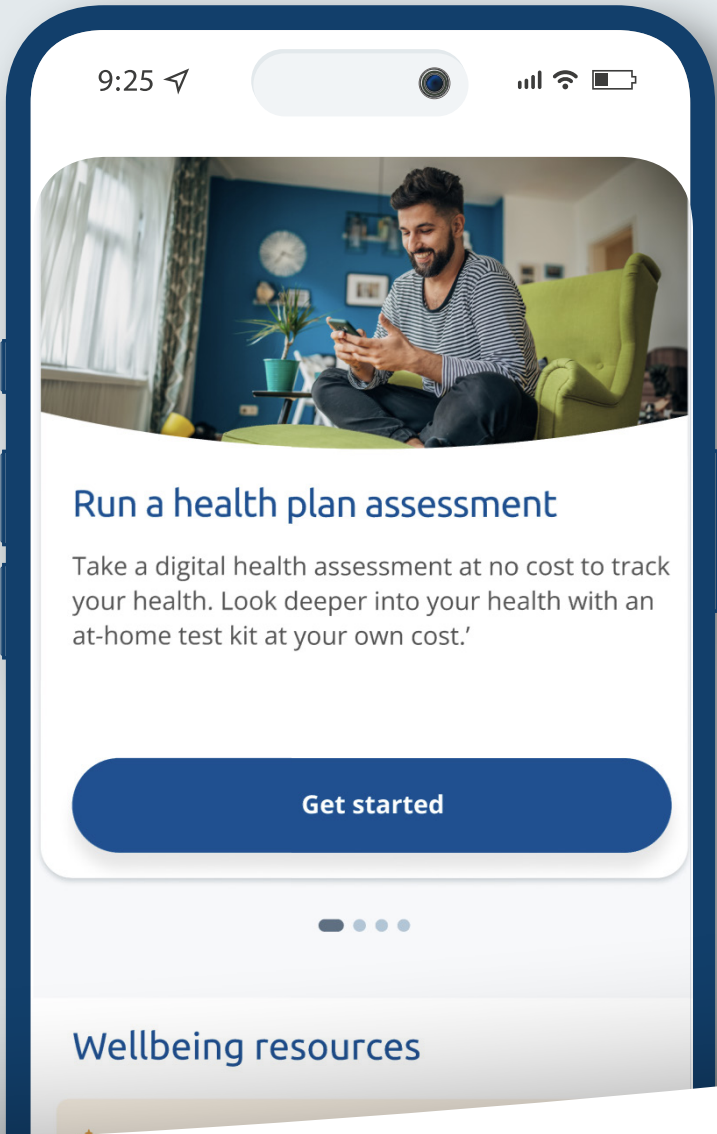
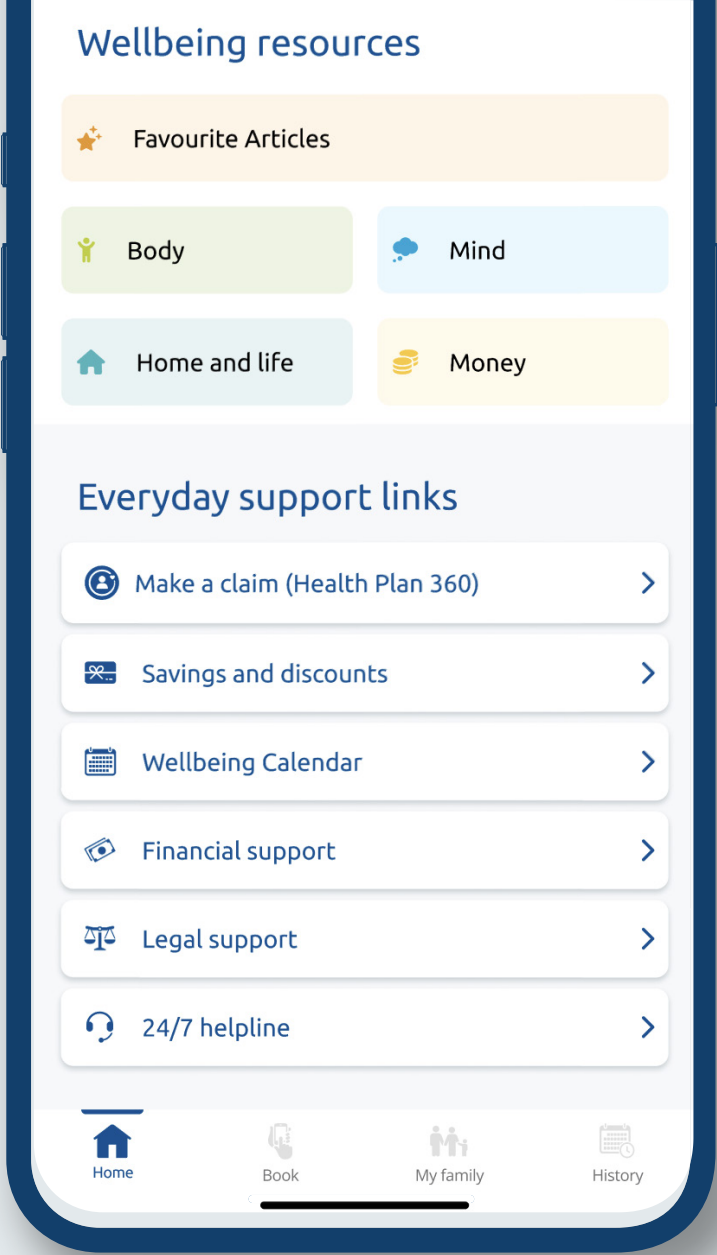
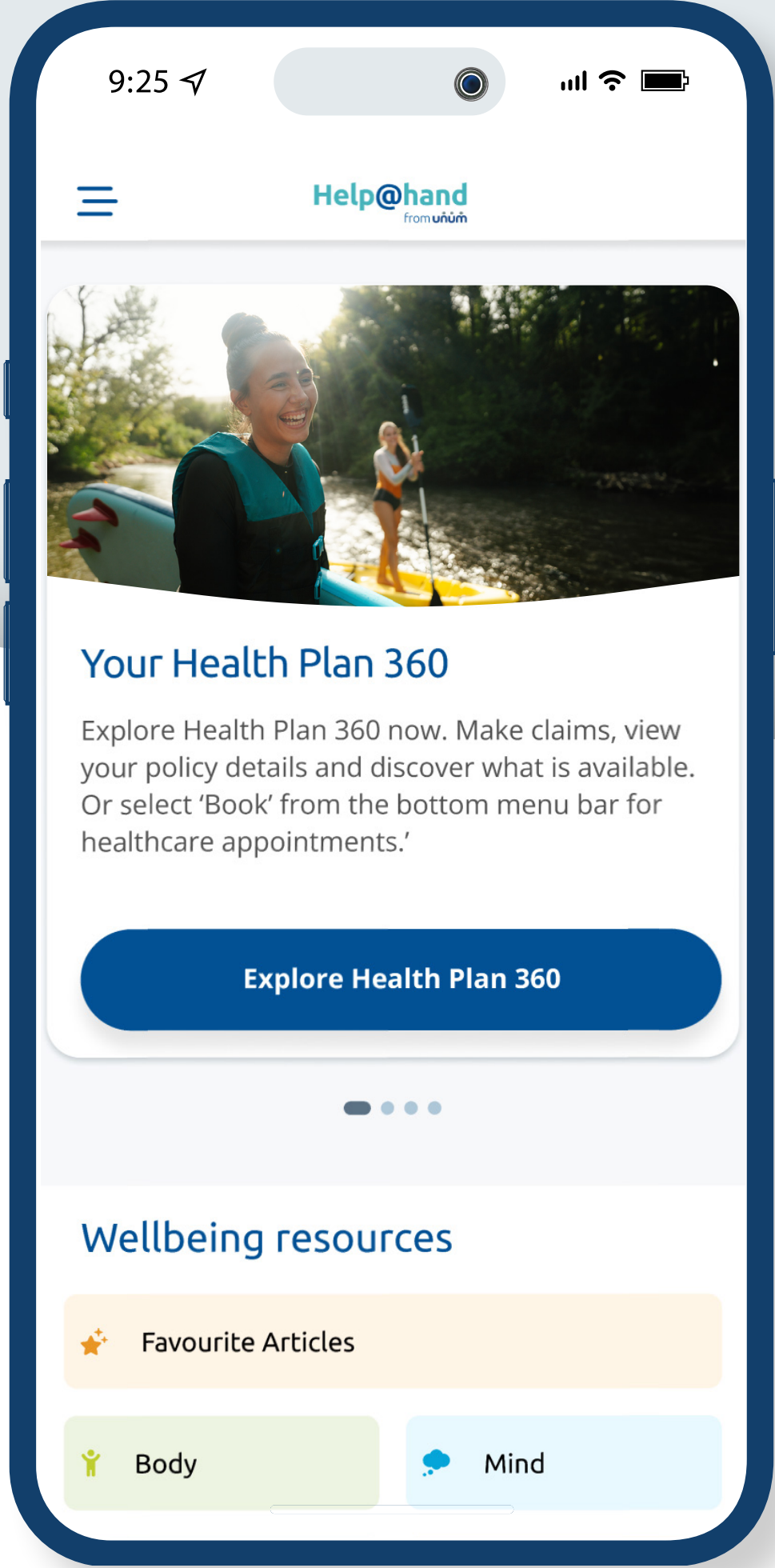
04

Effortless policy management

Using our online portal, you can upload data, access documents, view invoices, amend employee data, run reports on policy usage and much more in real-time.



Core benefits for employees



01

Connected health has arrived

Joined-up health with in-app access to physio (with no upfront costs), Healthcare navigator guiding employees through the healthcare maze, and shared clinical notes so employees don't have to repeat their story.

02

Early detection when it matters

Take a health assessment and get money back for at-home cancer screening kits. Find potential issues early for better health outcomes.

03

Financial support for the everyday

Get money back for dentist, optician, chiropody visits and more. We cover healthcare items too*.

04

Healthcare but convenient

Stay healthy with direct access to experts with no waiting lists. Make a claim and check benefit balances anytime through the app.

05

Nurturing total health

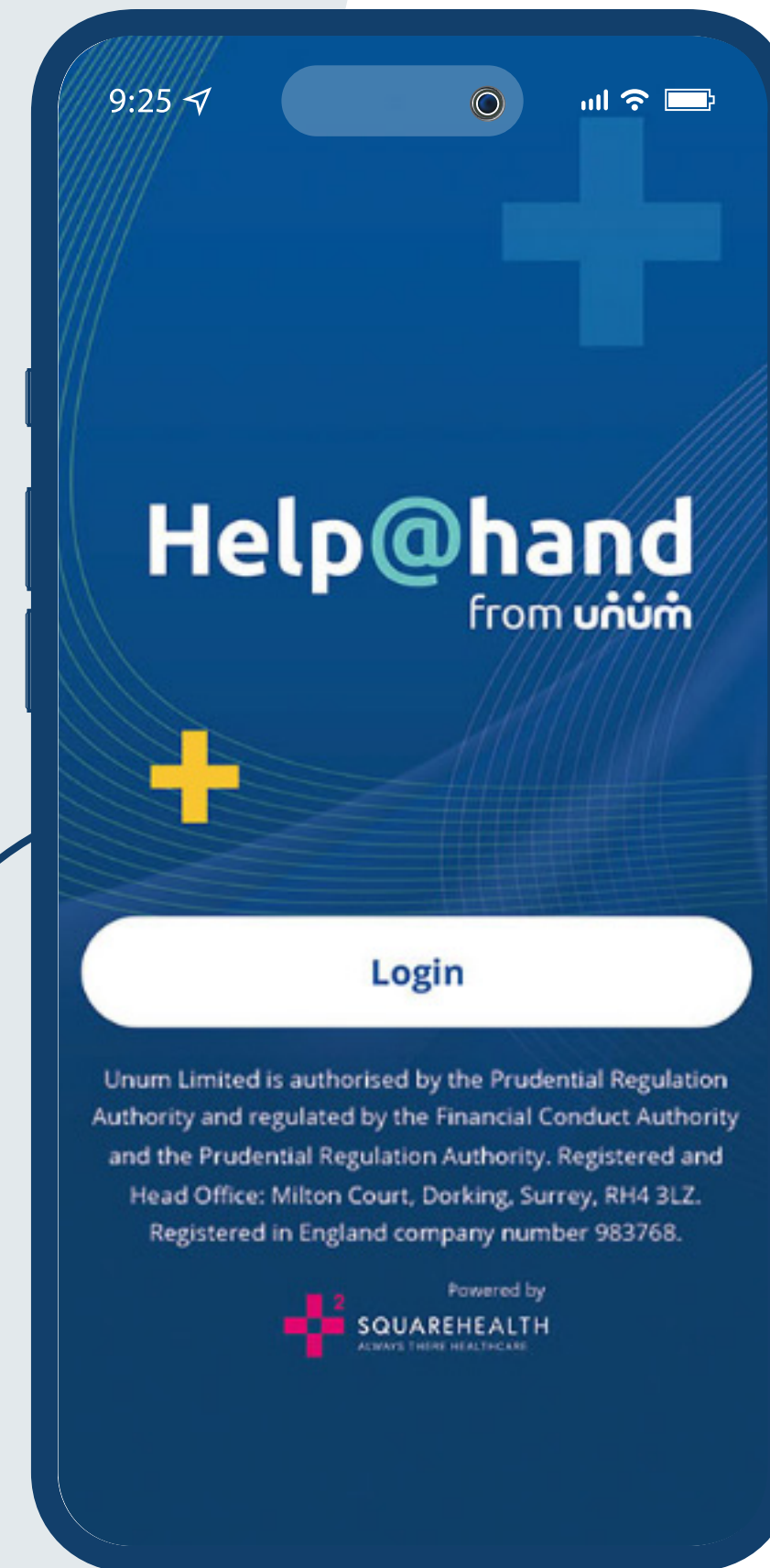
Packed with services for physical, emotional, and financial health: remote GP, physio, mental health support, nutrition advice, 24/7 helpline, retail savings and more.

*Cover provided for consumables purchased at the time of treatment under the Routine dental, Optical and hearing and Chiropody and podiatry benefit, where listed on the itemised receipt.

One app for complete and connected care

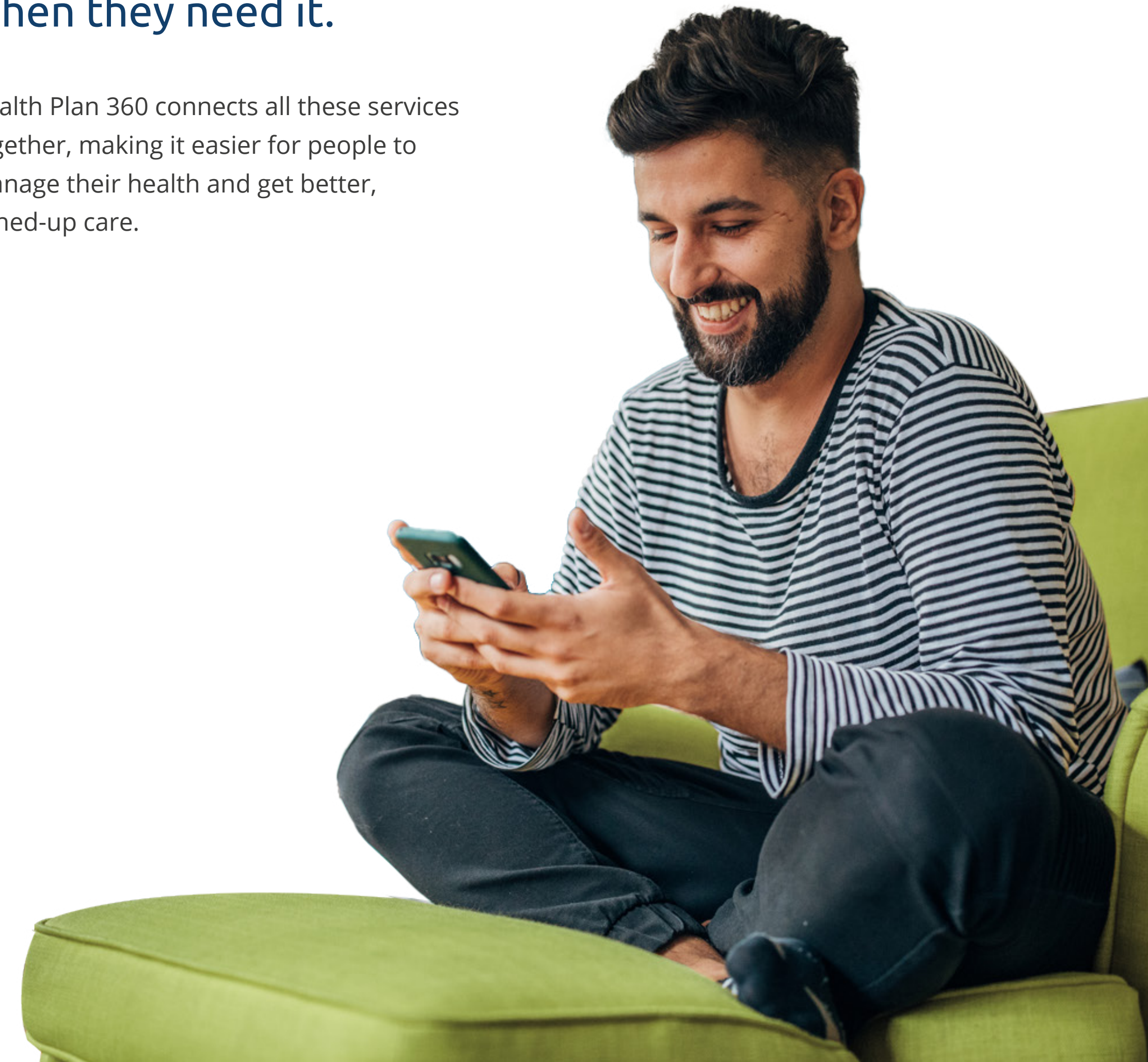
With Health Plan 360, teams have on-demand access to an innovative and award-winning health and wellbeing app.

Help@hand gives employees the support they need, when they need it, including remote GP, second medical opinions, wellbeing resources, lifestyle coaching, mental health consultations and much more.



Help@hand gives employees the support they need, when they need it.

Health Plan 360 connects all these services together, making it easier for people to manage their health and get better, joined-up care.



An asset for any type of business

Health Plan 360 is not just a health cash plan. It's a business asset that powers active health for living well and working better.

With the healthcare system under severe strain, employees are struggling to get the help they need through the NHS.

Health Plan 360 means businesses can offer their entire workforce direct access to essential health and wellbeing services.

This value-driven health support is suitable for businesses of all sizes and across all sectors.

So whether your clients employ four or 10,000 people, whether they're in consultancy or construction, Health Plan 360 is here to help them thrive.



Why choose Unum?

Get a quick quote

Go to your Unum Health Plan 360 dashboard and enter your client's details for an instant quote.

Control your commission

You can choose your commission easily online and check how it impacts the price of the policy.

Customise the policy

Choose the cover level for your client and select the optional benefits to suit them (available for 50+ lives).

Easy purchasing process

Download the quote documents to send to your client. When they're happy, simply enter their payment details to buy the policy.

Key Insights for Employers

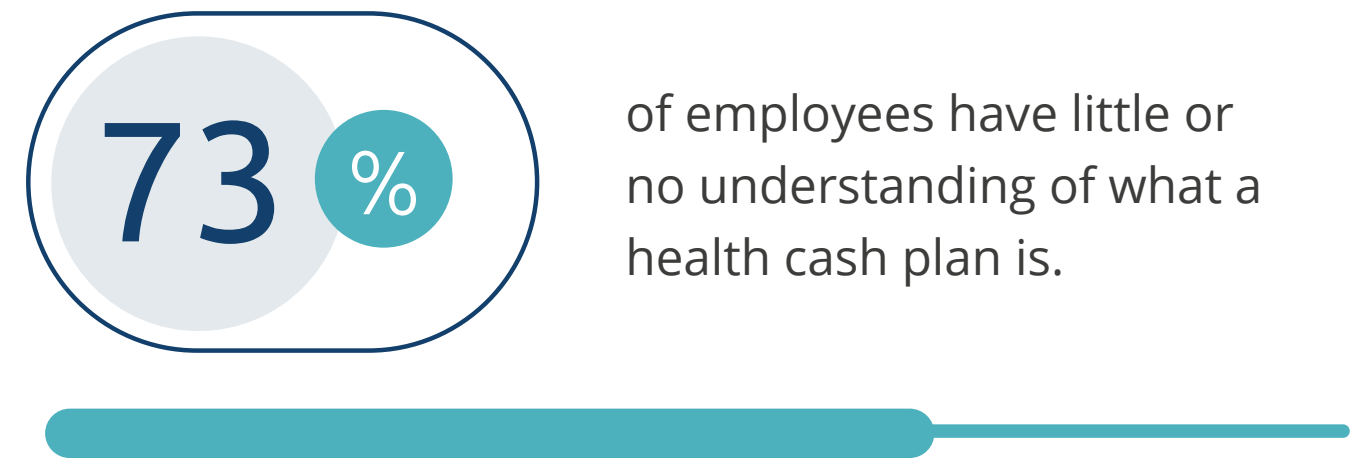
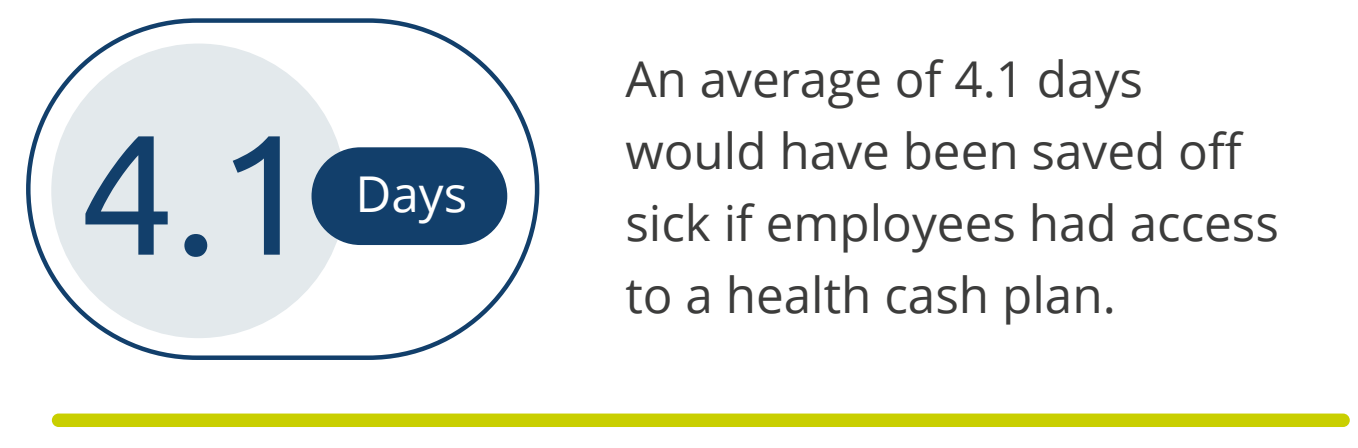
Employee Health and Wellbeing in 2024

These insights highlight the critical state of employee health and wellbeing in 2024 and underscore the importance of effective health benefits like Health Plan 360, as well as communication between employers and employees.

Health Issues on the Rise



The Role of Cash Plans



*All statistics from the Unum health and wellbeing research 2024

Insured benefits to claim per policy period*	Level 1	Level 2	Level 3
Routine dental treatment	£70	£125	£200
Worldwide accident and emergency dental treatment	£250	£400	£600
Optical and hearing	£70	£125	£200
Chiropody and podiatry	£50	£75	£100
Specialist consultations and diagnostics	£200	£350	£500
Hospital stays (including parental stays)	£15 per date, up to 25 dates per year		
NHS and private prescriptions, vaccinations and GP referral letters	£20	£30	£40
Physiotherapy support Choose A or B			
A Unique physiotherapy and complementary therapy service	6 sessions		
B Alternative insured option	£160	£250	£400

Health and wellbeing services per policy period*	All levels
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 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.

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*	Level 1	Level 2	Level 3
Private Medical Insurance (PMI) excess cover	£100	£200	£300
Critical Illness cover	£5000 for one claim paid in the lifetime of cover under the policy		
Personal trainer	3 per year		
New child cover	£100		

Why choose Unum?

Unum knows health. After all, Unum Group has been helping people live healthier lives for 175 years.

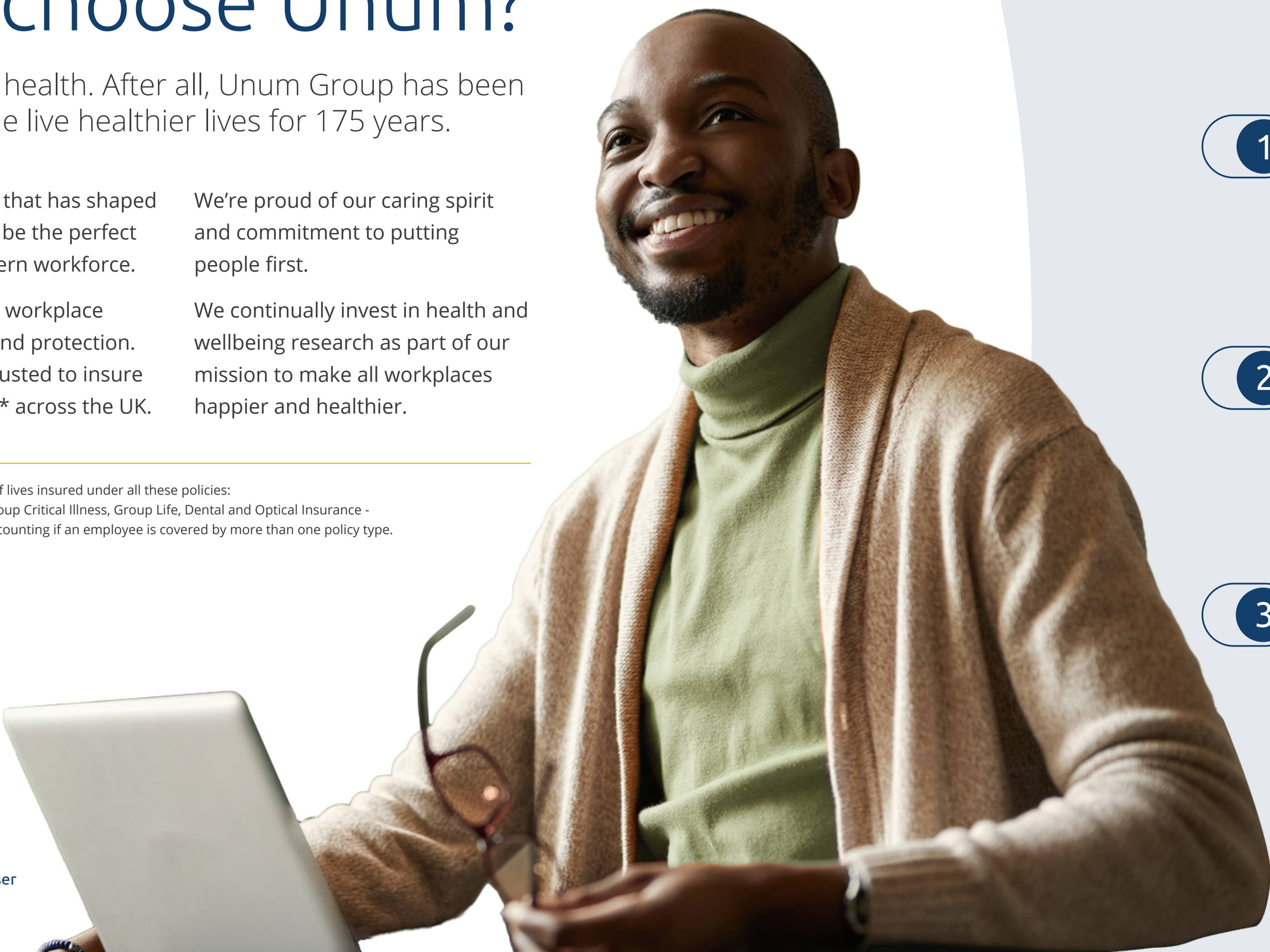
It's this experience that has shaped Health Plan 360 to be the perfect fit for today's modern workforce.

We're dedicated to workplace health, wellbeing and protection. That's why we're trusted to insure over 2 million lives* across the UK.

We're proud of our caring spirit and commitment to putting people first.

We continually invest in health and wellbeing research as part of our mission to make all workplaces happier and healthier.

*Figure represents number of lives insured under all these policies: Group Income Protection, Group Critical Illness, Group Life, Dental and Optical Insurance - may represent some double counting if an employee is covered by more than one policy type.



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.



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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.