

## **MMB Elect Group Income Protection email/web text Employer-funded policies**

*The following wording can be used to update your company intranet or benefits platform and when communicating to employees by email. This text was uploaded in April 2026 and will be reviewed annually to make sure it remains up-to-date and accurate. If you choose to copy and use the text below, please revisit this link at least once a year to make sure you are sharing the latest version.*

*Please consult your MMB Elect adviser for support in completing the sections in red to make sure the information corresponds to the specific details of your policy.*

As part of your benefits package, *[insert company name]* provides you with Group Income Protection from Unum.

### **What is Group Income Protection?**

Group Income Protection from Unum can provide a financial benefit and absence and return to work support if you are unable to work because of long-term illness or injury.

### **What is Income Protection for?**

It can help to:

- Ensure you receive a proportion of your salary if you are unable to work due to long term illness or injury
- Support you during absence
- Ease your return to work at the appropriate time

### **The insurer**

Group Income Protection is provided by Unum Limited.

### **Medical underwriting:**

Unum may need to gather information about your health and lifestyle before full cover can be put in place. This is called medical underwriting and we will let you know if this applies to you.

### **Financial support**

The benefit will be a proportion of your salary and payable after you have been off work because of illness or injury for an agreed length of time. The benefit is paid to you by your employer in the same way as your salary, and after tax and NI contributions have been deducted.

### **Policy details**

The policy taken out by your employer provides a benefit of *[insert the percentage of salary]* of your salary if you are unable to perform the material and substantial duties of your occupation because of illness or injury.

Benefit payments start after *[insert the number of weeks in the deferred period]* weeks of sickness absence from the same or a related cause, known as the deferred period.

*Add details of how benefit payments will increase each year. e.g. Benefit payments will increase each year in line with CPI capped at 5%.*

Benefit is paid until the earliest event from the following list takes place:

- Your return to work
- You are no longer incapacitated
- You reach your State Pension Age
- *[Add details of the benefit payment period e.g. Benefits have been paid for 2 years.]*

### **When does the cover end?**

The cover will stop:

- When you reach *[insert the policy cover cease age]* or
- If you no longer meet the eligibility conditions for cover; or
- If you no longer work for *[insert company name]*; or

There are other circumstances when cover will stop, please contact (insert department or individual) for further information.

### **Absence and return to work support**

We can make a referral for you to access Unum's absence and return to work support, whether you are at work and struggling, or from day one of your absence. The support will be provided by a team of qualified professionals who are experienced at working with different types of health conditions ranging from stress to cancer. They can provide a wide range of support, guidance and expertise, as well as suggesting practical steps to help you return to work.

*You may want to include the following wording about Unum's health and wellbeing services – or you may want to visit [www.unum.co.uk/employer/communication-tools/group-income-protection](http://www.unum.co.uk/employer/communication-tools/group-income-protection) for more communication tools.*

### **Help@hand**

Everyday, expert-led care, through one connected app, whenever you need it. For you and your family members<sup>1</sup>, services include:

- unlimited mental health sessions<sup>2</sup>
- medical support, including 24/7 remote GP and physiotherapy<sup>3</sup>
- cancer screening service
- savings and discounts on your everyday shopping
- 24/7 helpline for emotional and practical support
- 1-2-1 personalised wellbeing consultations
- personal training

- nutritional consultations
- and so much more!

Go to the App Store or Google Play, or search 'Help@hand', and download the app today. Register with the details in your welcome email, or reset using 'Forgotten Password'. More information can be found in this [guide](#).

1. For mild to moderate issues. Number of sessions subject to clinical appropriateness. 2. Eligible family members include partner and children up to 18, or up to 24 if in full-time education. Eligibility may vary on services. 3. Not suitable for complex, pre-existing or chronic conditions. Alternative guidance may be provided if appropriate.

### **How to make a claim**

Claims should be made through *[insert department or individual]*.

### **Complaints**

If you are not completely happy with Unum's service you should speak to *[insert relevant individual's name/department/email at the business]* who will contact Unum. Alternatively, you can contact their Complaints Team directly, contact details can be found on [Unum's website](#).

### **How do I find out more information?**

If you have any questions about Group Income Protection, please contact *[insert department or individual]* by calling *[insert telephone number]* or emailing *[insert email]*.

For further information on how Unum processes your data, please visit <http://www.unum.co.uk/privacy-notice>

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