

MMB Elect Life insurance 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 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 Life insurance from Unum.

What is Life insurance?

Life Insurance provides peace of mind for you and your family with a tax-free lump sum in the event of your death.

The insurer

The life insurance 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.

How much is the benefit?

Include this text if the benefit is on a multiple of salary basis:

You are automatically covered for *[insert multiple]* times your basic annual salary.

Include this text if the benefit is on a lump sum basis:

You are automatically covered for *£XX,XXX*.

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-life for more communication tools.

Help@hand

Everyday, expert-led care, through one connected app, whenever you need it. For you and your family members¹, services include:

- unlimited mental health sessions²
- medical support, including 24/7 remote GP and physiotherapy³
- cancer screening service

- savings and discounts on your everyday shopping
- 24/7 helpline for emotional and practical support
- 1-2-1 personalised wellbeing 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.

Cancer Assist

Unum partners with the experts at Reframe Cancer to provide immediate guidance, information, and support for any cancer queries - whether you have a concern about yourself or someone close to you. Cancer Assist can be accessed through Help@hand and more information can be found in [this guide](#).

When does the cover start?

The cover will start from your employment start date with *[insert company name]*.

When does the cover stop?

Your 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
- If *[insert company name]* stops the policy

What is not covered?

There are no general exclusions under the policy.

How to make a claim

Claims should be made through *[insert department or individual]*. Benefit is paid to the trustees and they will decide who will receive the lump sum. You can say who you would like the benefit to go to by completing a [Beneficiary Nomination Form](#).

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 Life insurance, 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>

Help@hand from Unum, Savings and discounts services and Cancer Assist (the 'Services') are provided to Unum Limited ("Unum") customers by third-party specialist providers chosen by Unum. Unum is not the provider of the Services. The Services are entirely separate from the insurance policy provided by Unum. Access to the Services is facilitated by Unum at no cost to the Unum customer, and Unum may change or withdraw access to the Services at any time. Use of the Services are subject to the terms and conditions of the relevant third party specialist providers. Services are available to UK residents only. For further information, please go to [unum.co.uk/frequently-asked-questions/services](http://www.unum.co.uk/frequently-asked-questions/services).

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