



# Unum Partnership Terms

Unum’s partnership terms are offered for Group Income Protection, Group Life and Group Critical Illness policies with between 3 - 100 members.

## Partnership terms across all 3 products provide:

- 3 year rate guarantees at no additional cost and automatically included within the quote
- 5% discount for payment by Direct Debit Mandate (DDM).
  - Quotes will assume DDM payment and the discount will be automatically included
- No minimum premium
- On-boarding service available on request
- Increased non-medical limits (see below)

| Group Income Protection |   |
|-------------------------|---|
| 3 – 9 members           | £65,000   |
| 10 – 23 members         | £70,000   |
| 24 – 100 members        | £3,000 per member up to maximum limit of £120,000 |

A £3,000 initial lump sum benefit that is automatically included in the rate for members where the benefit is payable to the cover cease age. Please note however:

- A pre-existing conditions exclusion applies to this benefit
- The diagnosis must meet the definition in the User Guide
- This benefit is paid only once per member
- This benefit is not available on policies with a limited benefit period

| Group Life       |  |
|------------------|--|
| 3 – 9 members    | £550,000   |
| 10 – 27 members  | £600,000   |
| 28 – 100 members | £22,000 per member up to a maximum of £1,254,000 |

| Group Critical Illness Cover |          |
|------------------------------|----------|
| 3 – 100 members              | £500,000 |

The option of Simplicity Critical Illness for policies with 50 to 100 members. Simplicity Critical Illness provides up to £60,000 maximum cover per member.

### Quote and buy online via UnumOnline

Preferential rates are available via our online quote, buy and policy servicing portal, UnumOnline. Use the portal to start all your new business quotes for Unum Group Risk policies for employers with fewer than 100 members. [Register for UnumOnline or log in here.](#)

## Practical, everyday employee support at no additional cost for all Group Risk policyholders

The award-winning health and wellbeing app Help@hand\* offers employees and their eligible family members<sup>1</sup> a total 360 wellbeing solution packed with valuable services that make a real difference, including:

- Unlimited mental health consultations<sup>2</sup>
- Medical appointments — unlimited 24/7 remote GP appointments, physiotherapy and medical second opinions
- 360 Wellbeing Score — four short assessments to get key insights into employees' wellbeing and unlock 1-2-1 lifestyle coaching
- A fully integrated Employee Assistance Programme (EAP) with a 24/7 helpline for support on practical issues
- Financial and legal guidance
- Everyday savings and discounts<sup>3</sup>
- On-demand wellbeing content and resources
- 1-2-1 personal training and nutritional consultations<sup>4</sup>

1. Eligible family members include partner and children up to 18, or up to 24 if in full-time education. Eligibility may vary on services.

2. This service is suitable for mild to moderate issues. The number of sessions provided will be subject to clinical appropriateness.

Should the service no longer be appropriate, you will be directed to alternative support.

3. Provided by BenefitHub. BenefitHub Ltd is registered in England & Wales under company number 11109677 and has its registered office at 2nd Floor Regis House, 45 King William Street, London, United Kingdom, EC4R 9AN.

4. Exclusive to Group Income protection policyholders

### Important information:

- The maximum benefit for Group Life policies is 8 x salary
- Our normal underwriting philosophy will apply and we reserve the right not to quote for certain cases
- Partnership terms are not available on Flex and Voluntary arrangements and can be withdrawn by Unum at any time. In this situation Partnership terms will not be offered on new quotes and will remain in place until the next rate review for existing customers



### Support services available to all Group Income Protection policyholders

- [Specialist rehab support](#): Helping individuals stay at work if struggling with a health condition or return to work after absence.
- [Cancer Pathway\\*](#): Easy access to personalised cancer support upon diagnosis, through treatment and after treatment.
- [Mental Health Pathway\\*](#): Early intervention service providing fast, specialist support to employers and their employees.



### Support services available to all Group Life policyholders

- [Cancer Assist\\*](#): Personalised guidance from experts Reframe, for employers and employees impacted by cancer.
- [Unum Master Trust](#): Providing simple and hassle-free solution for employers who want to offer Group Life to their employees.



### Support services available to all Group Critical Illness policyholders

- [Cancer Pathway\\*](#): Easy access to tailored clinical, emotional and practical ongoing support for up to two years – upon diagnosis, through treatment and after treatment.

\* Access to the service is facilitated by Unum at no additional cost to the Unum customer. Unum is not the provider of the service, but can withdraw or change the service at any time. The service is entirely separate from any insurance policy provided by Unum and is subject to the terms and conditions of the relevant third party specialists. There is no additional cost or increase in premiums as a result of Unum making this benefit available.

Unum offers access to the Help@hand services provided by third parties. Remote GP, second opinion, mental health support and physiotherapy are provided by Square Health via their Help@hand app. Square Health Limited, registered in England and Wales Number 07054181. Crown House, William Street, Windsor SL4 1AT

Cancer Assist and the Cancer Support Service are provided by Reframe Cancer. Reframe Cancer is the trading style of Harley Street Concierge Ltd. Registered address: The Square, Basing View, Basingstoke, Hampshire, UK RG21 4EB.

[unum.co.uk](http://unum.co.uk)

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