



Sick Pay Insurance FAQs



1 How is SPI administration changing?

Currently, there is a requirement to supply an up-to-date list of employees every month, with billing calculated monthly. We're simplifying this process and reducing the amount of administration required by closing the employers' self-serve platforms – so data will only need to be supplied once per year, in line with our other group products.

2 When will this change come into effect?

We are planning to migrate all the policies onto a new platform in 2023. The date will be confirmed before this occurs.

3 Why is this change being made?

While Unum have paused quoting for new SPI business from the 1st May 2022, every effort is being made to ensure that existing customers have the best level of service. By changing how we administer SPI policies and investing in the systems that support it, current and future customers will have a simpler administrative process moving forwards.

4 Will this impact the renewal date?

Yes. Through the new administration system, employers are getting 'new policies' which will start on the administration migration date - but the cover and benefits provided will be the same. This date will be the policy anniversary moving forwards.

5 Who provides the data?

Data can now be provided either by the employer or their consultant.

6 When should data be supplied?

Data is required on the policy anniversary.

7 How is data supplied?

Data should be provided via spreadsheet and is no longer uploaded to the self-serve platform. You and your consultant will have a point of contact to share this.

8 If a list of employees isn't supplied each month, are new starters still covered?

Yes. This change will reduce the amount of administration required, while still offering employees cover. Leaver's cover ends when they leave the company.



9 Is payment required pre-migration?

We will finalise the account to balance any payment due before your policy is moved to the new administration system. We will be in touch again to confirm before your policy is migrated.

10 How will the policy be paid?

The premium will be calculated annually, with the account settled at the end of the year, however payments are still taken monthly or annually.

11 Do I need to do anything to update the Direct Debit?

There is no action need to update the direct debit - we will do the transfer.

12 Is there any impact to Direct Credit?

We will be in touch separately, to confirm the new bank details you will need to update the direct credit payment.

13 Is medical underwriting still required?

No. If you had medical underwriting in the past or were concerned about this impacting your ability to offer cover in the future, no new joiners will need medical underwriting.

For existing covered employees, the benefit will increase to the members full benefit amount or maximum benefit amount of the policy, regardless of previous underwriting decisions. There may be an increase in premium, at your standard premium rate for the additional benefits which members can now receive.

Where employees were previously accepted for benefit following underwriting there will be no change in premium or benefit.

14 How does this impact claims?

Claims will be handled in the same way, and the policy cover and benefits will remain the same. If claims are currently submitted though the self-serve platform, this will now be done directly [here](#).

15 Policy number

Your policy number will change. Existing policy numbers are in the format R0XXXXXX, and this will change to be 899XXXXXX, keeping the last 6 digits the same. We will confirm your new policy number to you along with communications on your policy.

What if I have further questions?

You can contact us at contact@unum.co.uk and we will get back to you as quickly as we can with a response.