



Group Income Protection from Unum

Income Protection from Unum can be used by employers to help manage sickness absence and the associated costs. It's an end to end service that can help manage sickness absence, intervene early where appropriate, and protect people financially by providing a continued income while supporting their return to work.

Prevention

Employers and their employees have access to a wide range of invaluable tools that can help prevent sickness absence or support employers and employees in managing absence. These include hints, tips and downloads to help build a healthy workforce and increase productivity through:

- Help tackling day-to-day problems
- Wellbeing strategies

Intervention

Our team of expert Vocational Rehabilitation Consultants are a phone call away on **01306 646001**.

Whether someone is struggling at work with illness or injury, or is already absent, we provide practical rehabilitation support and advice to both employers and employees to help people stay at work or return to work.

Protection

Benefits from Unum can help to:

- Protect employees and their families during difficult times by providing a monthly benefit if long term illness or injury prevents them from working
- Manage sickness absence and protect against associated costs



Our added value services include access to Help@hand, for all insured employees covered under a Unum Group Income Protection policy.



The easy-to-use Help@hand app provides employees and their families* with access to:

- + Remote GPs
- + Mental health support
- + Physiotherapy
- + Medical second opinions
- + Employee Assistance Programme

* Employees and partners can access all services. Children are eligible to access the Remote GP and Medical second opinion services up to their 18th birthday, or 24th birthday if in full-time education. Children over 18 can access the EAP's confidential helpline and online resources.

Menu of options

Cover can be tailored to match a company's needs and budget. The options available include:

Basic benefit

- Up to 80% of the member's salary (or 50% for equity partners)
- Deferred period of between 8 and 52 weeks
- Paid until state pension age, or limited to 2, 3, 4 or 5 years
- 3 definitions of incapacity; insured occupation cover, gainful occupation cover, or combined cover
- Whether benefits being paid stay at the same level or increase each year

Employer's National Insurance Contributions (NICs)

Cover for an employer's liability to pay NICs on a member's basic benefit.

Long-term supplementary benefit

Employers use this to cover employment costs that may continue when a member is on long-term sick leave - e.g. pension contributions, holiday pay, group life premium or company car allowance.

Equity partners can use the benefit to cover their share of the partnership's normal costs of running the business.

Short-term supplementary benefit*

Paid for 6 or 12 months to cover the extra costs that can arise when an employee is absent from work - e.g. the costs of recruiting temporary or replacement staff.

Final lump sum benefit*

With a limited benefit payment period, there is the option to cover a final lump sum, normally a multiple of basic benefit. The definitions of incapacity for the lump sum are; insured occupation cover, gainful cover or serious illness.

Initial lump sum benefit

A lump sum benefit payable if a member is diagnosed with cancer, heart attack or stroke and is absent from work for at least 14 days as a result.

Employee pension contributions

Covers the contributions employees make to a company pension scheme.

* Available to employers covering 20+ employees.

Cover depends on policy - terms and conditions apply.



Special policy types

Flex

Includes a core benefit funded by the employer with the option for employees to increase their cover.

Simplicity Income Protection

An Income Protection policy with simplified options and administration.

Pay direct policy

A policy which gives the option to pay basic benefit to a former employee after they have left service.

Executive Income Protection

Executive Income Protection is used by businesses that are looking to offer selected employees the benefits of an extended sick pay arrangement.



Find out more
www.unum.co.uk

unum.co.uk

Remote GP, second opinions, mental health support and physiotherapy provided through Square Health Limited, registered in England and Wales Number 07054181. Crown House, William Street, Windsor SL4 1AT. Employee Assistance Programme provided through Lifeworks by Morneau Shepell which is a trading name of Work Angel Technology Limited whose registered office is at Suite 1, 3rd Floor 11-12 St James's Square, London SW1Y 4LB. Registered in England company number 8223675.

Unum Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office and mailing address: Milton Court, Dorking, Surrey RH4 3LZ. Registered in England 983768. Unum Limited is a member of the Unum Group of Companies. We monitor telephone conversations and e-mail communications from time to time for the purposes of training and in the interests of continually improving the quality of service we provide.