



# 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



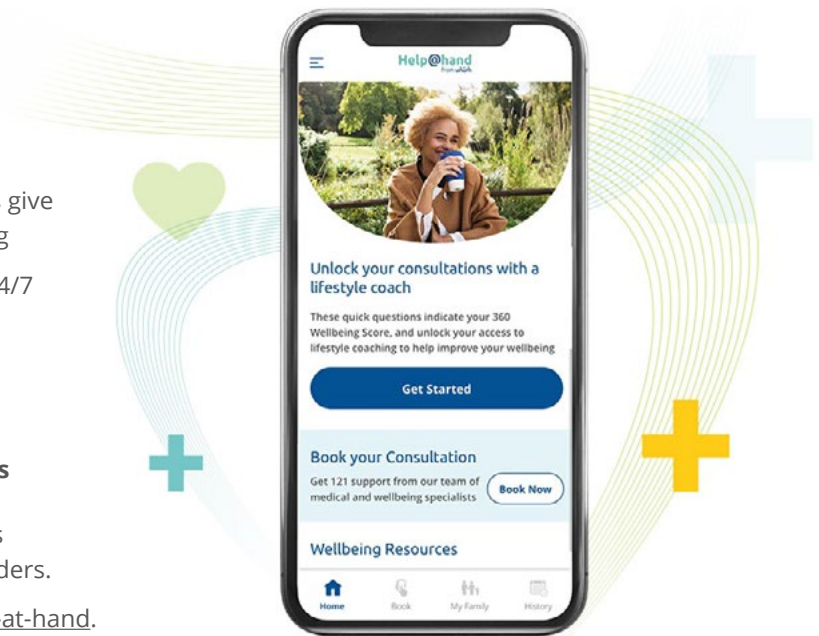
Available at no additional cost for Unum Group Life Insurance policyholders, Help@hand\* provides total health and wellbeing support to employees and their eligible family members.<sup>1</sup>

Accessed via Unum's multi award-winning app, services include:

- **Unlimited mental health support<sup>2</sup>**
- **Unlimited 24/7 GP appointments**
- **Physiotherapy**
- **Second medical opinions**
- **360 Wellbeing Score** – four short assessments give wellbeing insights and unlocks lifestyle coaching
- **Employee Assistance Programme** including 24/7 confidential helpline
- **Everyday savings and discounts<sup>3</sup>**
- **Financial and legal advice**
- **On-demand wellbeing content and resources**

Plus personal training and nutrition consultations  
– exclusive to Group Income Protection policyholders.

To find out more, go to [unum.co.uk/adviser/help-at-hand](https://unum.co.uk/adviser/help-at-hand).



## 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.

Find out more  
[www.unum.co.uk](http://www.unum.co.uk)



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.

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.

Help@hand is provided to Unum Group customers by Square Health. It offers access to services designed to manage the health and wellbeing of employees and their families. Help@hand is entirely separate from any Unum insurance policy. Help@hand is not part of the insurance contract, is provided by Unum for no additional cost to its customers, and Unum can withdraw or change the service in the future. Help@hand is available to UK residents only.

## unum.co.uk

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