

# Group Life Insurance from Unum

The death of an employee can be devastating – to their family, friends, and colleagues. Group Life Insurance provides a tax-free lump sum to the employee's loved ones, helping to reduce financial worries at a difficult time.


But Unum is not only there to support when the worst happens. As a Unum Group Life Insurance policyholder you also have access to a range of valuable support services for your employees and business, for no additional cost. Provide your employees and their families with fast, direct access to health and wellbeing services to help them live.

## Range of product options

Our **Registered Group Life Insurance** provides a tax-free lump sum up to the Lump Sum and Death Benefit Allowance (LSDBA) to members of a UK occupational pension scheme.

We also offer **Simplicity Life** – a registered policy providing a more affordable solution for employers wishing to give a more basic level of life cover to their employees for the first time.

Our **Excepted Group Life Insurance** allows for lump sum benefits to be paid outside of the LSDBA. All people insured under the policy must have the same level of benefit or multiple of salary. The definition of an Excepted Group Life policy is contained in section 480 of the Income Tax (Trading and Other Income) Act 2005.

A photograph of a woman with curly hair and a young girl, both smiling and looking towards the right side of the frame. The woman is wearing a light-colored top, and the girl is wearing a pink jacket over a striped shirt and blue jeans. The photo is partially obscured by a blue circular graphic containing text.

You and your employees have access to a range of valuable **health and wellbeing support services** at no additional cost

## Benefits and options

Lump sum benefit	Salary multiple from 1x up to 12x salary or a fixed amount to a maximum of £15m per member.
Maximum cover cease age	State Pension age or any age up to 75.
Catastrophe limits	£100m catastrophe limit, £25m travel limit.
Actively at Work requirements	Not required when more than 100 people are covered in an existing scheme.
Redundancy cover	We can provide continued cover for up to 24 months for a member who has been made redundant.
Early retirement cover	Lump sum cover can continue for a member who retires early through ill health.

## Discretionary Trust

The benefits from Group Life policies must be paid through a Discretionary Trust. It is the policyholder's responsibility to meet the requirements for being registered with HMRC or non-registered, as appropriate.

There are a number of ways a Discretionary Trust can be set up:

### Unum Master Trusts

An employer providing lump sum death benefits for PAYE taxed employees under a Registered Group Life or an Excepted Group Life policy with Unum can choose to participate in a Unum Master Trust.

Employers get all the tax benefits without the associated costs or hassle of setting up or administering the Trust. Independent trustees handle the distribution of benefits.

Unum Master Trusts can be used immediately – no wasted time setting up a new one and no additional cost.

### Employer's own trust

We have a suite of Trust Deeds available on our [\*\*Trust Choices web page\*\*](#).

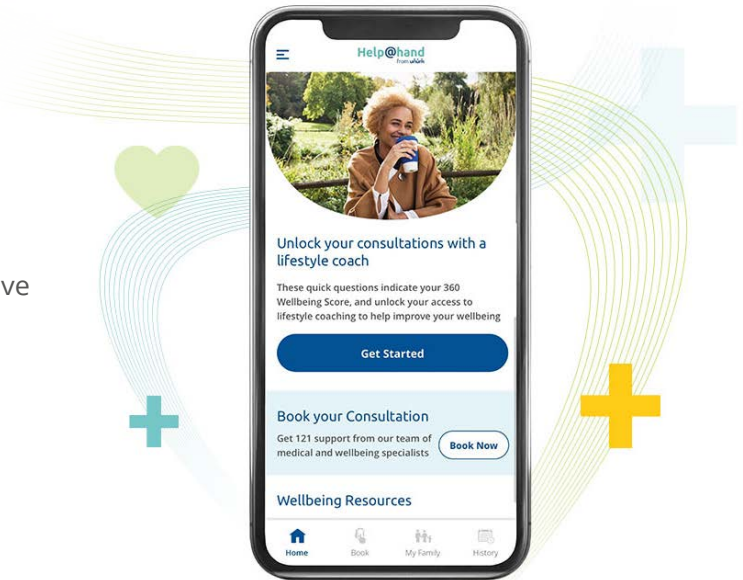
Unum does not give advice. You should consult an Independent Financial Adviser regarding tax advice.



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>**  
including bereavement support
- **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**



And you can extend selected services for uninsured employees too, including the 24/7 helpline, wellbeing content and valuable savings and discounts.

Plus, this all comes with comprehensive employer support. Help@hand has streamlined onboarding and administration for the app via a single portal, as well as consolidated usage reports to show how employees use the services for better insight, to tailor your benefits package to meet employee needs.<sup>4</sup>

## <reframe>

Cancer Support

### Cancer Assist\*

Provided by Reframe, experts in supporting those impacted by cancer, Cancer Assist offers in-the-moment personal guidance and advice for employees and their family.<sup>1</sup>

No question is too small, and Reframe's mental health first aid trained client navigators can support at any stage of the cancer journey, pre-diagnosis, during and post treatment, across five pillars of wellbeing: physical, emotional, financial, social and professional.

## ST CATHERINE'S HOSPICE

### Bereavement workshop

We have partnered with St Catherine's Hospice to create an online workshop that can be used to help support people at work if they lose a colleague or loved one.

\*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. Service available to UK residents only.

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

[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. [4] To ensure total confidentiality, Help@hand insights reports are only available to employers where at least 50 employees have booked a consultation (known as 'active users')



## Streamlined medical underwriting

Most members will be accepted for cover without medical underwriting. For those members who need to be underwritten we are committed to providing a hassle-free process.

Our medical underwriting offers:

- **Telephone interviews** with our own underwriters with decisions often made within 24 hours
- **Temporary cover** while the member is being medically underwritten
- **'Once and done'** approach that provides guaranteed salary-driven benefit increases up to £5m once cover is agreed, even for those accepted on adverse terms
- **Previous insurers adverse underwriting** decisions are allowed at standard rates up to our non-medical limit

## Rate guarantee

For policies with fewer than 10 members, we'll guarantee rates for 3 years at the same cost as a 2-year guarantee.

Unless there are significant changes to your business, such as a merger or acquisition, change of location or sale of part of your business, we won't revisit the rate in the guarantee period.

## Simple claims process

We aim to make our claims process as simple and straightforward as possible.

Customers can download a **claim form** from our website or call us on **0345 600 6761** and we'll email a form. All we need to know is the member's personal information – full name, date of birth, address, plus the date and cause of their death.

In most cases, where the death has been registered in the UK **we do not require a death certificate**. Also where the amount claimed matches our membership data, there is **no need to provide proof of earnings**.

We aim to pay the benefit to the trustees of the scheme quickly and without fuss.

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**unum.co.uk**

Square Health Limited, registered in England and Wales Number 07054181. Crown House, William Street, Windsor SL4 1AT.

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

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