



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.



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

Range of product options

Our **Registered Group Life Insurance** provides a tax-free lump sum up to the Lifetime Allowance (LTA) 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 LTA. 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.

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 administrating 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.



Help@hand

from unum

Help@hand* gives employees and their families** access to support services which are accessed directly through one easy-to-use app.

- **Remote GP** – Unlimited access to a UK-based remote GP 24/7, 365 days a year
- **Second opinion** – Two consultations per year with a specialist, following a diagnosis from a treating doctor
- **Mental health support** – Up to eight consultations per year with an assigned therapist
- **Physiotherapy** – Up to eight consultations per year with an assigned physiotherapist
- **Life, money and wellbeing support** – guidance and practical resources to support health and wellbeing including a 24/7 helpline
- **Wellbeing calendar** – featuring podcasts, webinars, awareness dates and other useful support.

LifeWorks

Employee Assistance Programme (EAP)* including bereavement support and probate services

Unum's EAP, provided by LifeWorks, is available to all eligible employees as well as their immediate family members and provides a range of practical and emotional support including:

- Confidential consultation
- Personal support following a bereavement
- Referrals to local child and elder care services
- Educational and information resources
- Self assessments and health encyclopaedia

Employers can also access the Unum LifeWorks Critical Incident Service, providing practical advice on how best to support their employees following a death in the workplace. This service is provided at a small cost for each incident supported.



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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†.

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.



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.

* Access to the service is facilitated by Unum at no 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 premium as a result of Unum making this benefit available.

** Partners can access all Help@hand services. Children are eligible to access Remote GP and Medical second opinion services up to their 18th birthday, and can access Remote GP, Medical second opinions, Life, money & wellbeing support and the Wellbeing Calendar after their 18th birthday up to their 24th birthday if in full-time education, via their own Help@hand app.

† Employees and partners can access Cancer Assist. Children can access Cancer Assist up to their 18th birthday with a parent or guardian, or directly after their 18th birthday up to their 24th birthday if in full-time education.

unum.co.uk

Employee Assistance Programme provided by LifeWorks whose registered office is Suite 1, 3rd Floor 11-12 St James's Square, London SW1Y 4LB. Registered in England company number 8223675.

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 is 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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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 **01306 873243** 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.