

What is Income Protection?



Income Protection from Unum can provide financial and rehabilitation support if you are unable to work because of long term illness or injury.

What is Income Protection for?

It can help to:

- Ensure you receive a proportion of your salary if you are unable to work because of long term illness or injury
- Support you during absence
- Ease your return to work at the appropriate time

Financial support

Benefit will be a proportion of your salary and is payable after you have been off work because of illness or injury for an agreed length of time.

Benefit is paid to you by your employer in the same way as your salary, and after tax and national insurance contributions have been deducted.

Rehabilitation support

Access to our rehabilitation support is available whenever it's needed, whether you are having problems coping at work, or from day one of your absence. Our Rehabilitation Team can provide a wide range of support, guidance and expertise, as well as suggesting practical steps to help you return to work.



Terms and conditions apply. Income Protection from Unum is a policy taken out by your employer and the cover will depend on the policy agreed between Unum and your employer.

Help@hand gives you and your family* access to five key support services which are combined and accessed via one 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 (including initial assessments) per year with an assigned therapist throughout
- + **Physiotherapy** – Up to eight consultations (including initial assessments) per year with an assigned physiotherapist throughout
- + **Life, money & wellbeing support** – Guidance and practical resources to support health and wellbeing, including a 24/7 helpline

Help@hand services are accessed via one app with the entry point to services via one specialist health provider, Square Health.

* 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 Life, money & wellbeing confidential helpline and online resources.


¹ For Unum GIP claims admitted between 01st January 2020 and 31st December 2020, 29.1% were for Cancer, 18.1% were for mental health and 12.3% for musculoskeletal conditions. ² <https://www.macmillan.org.uk/about-us/what-we-do/how-we-work/work-and-cancer> ³ <https://www.gov.uk/employment-support-allowance/what-youll-get> ⁴ <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/earningsandworkinghours> ⁵ <https://wsbawards.co.uk/wsb2021/en/page/2021-winners>

Tax and welfare benefits can change. Consider seeking further information from HMRC, Benefits Agency or another source such as Citizens Advice.



The top 3

causes for Unum
Income Protection claims are
cancer, mental ill health and
musculoskeletal conditions.¹

Almost 
125,000
people of working age
are diagnosed with cancer
each year in the UK.²

The state's Employment and
Support Allowance (ESA) is
significantly
less than
the average annual salary.^{3/4}



 Unum won the
**Group Risk
Provider of
the year award**
at the WSB 2021 awards⁵

Access to Help@hand and Life, money and wellbeing services 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.

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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.

Life, money & wellbeing support 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.