

UnumOnline handbook



Why UnumOnline?

UnumOnline is an intuitive, easy-to-use digital portal which allows you to view and service your customer policies, and quickly and efficiently manage quotes, buy and renew policies online. It puts you in control, enabling you to respond quickly to the 'need it now' requirements of both smaller businesses and smaller schemes.

You can get a new quote – and renew – policies for customers looking to cover between 3 and 250 people for Group Income Protection, Group Life and Group Critical Illness.

Plus, exclusive to quotes made on UnumOnline, you'll receive your best price available from Unum.

UnumOnline allows you to:

Allowing
cross-functional access

Easily and efficiently

Flexibility to access
your information

Giving you control
of turnaround times

**Instant
access
to your
best price**



Getting started



Before we can start working together, we'll first need to receive and accept your completed commission account form, which, together with the TOBA sets out the terms of our business agreement.



Next, go to online.unum.co.uk to register your details, create a password and set security questions.



You'll then be set up to quote and buy – when you log in, we'll send you an email with a one-time password to keep your account secure.



For policy servicing, including renewals, you'll need updated permissions which your portal manager can provide.

Setting up your portal manager

To allow selected colleagues to service policies and manage others' permissions to different levels of access, you'll need to appoint a portal manager or managers.

To set up your portal manager, please email us at:
AgencyOnline@unum.co.uk

Unipass single sign-on

Avoiding the need for an additional password, while using secure technology, trusted by some of the largest names in UK financial services.



Manage users

There are three levels of access to policy servicing on UnumOnline:

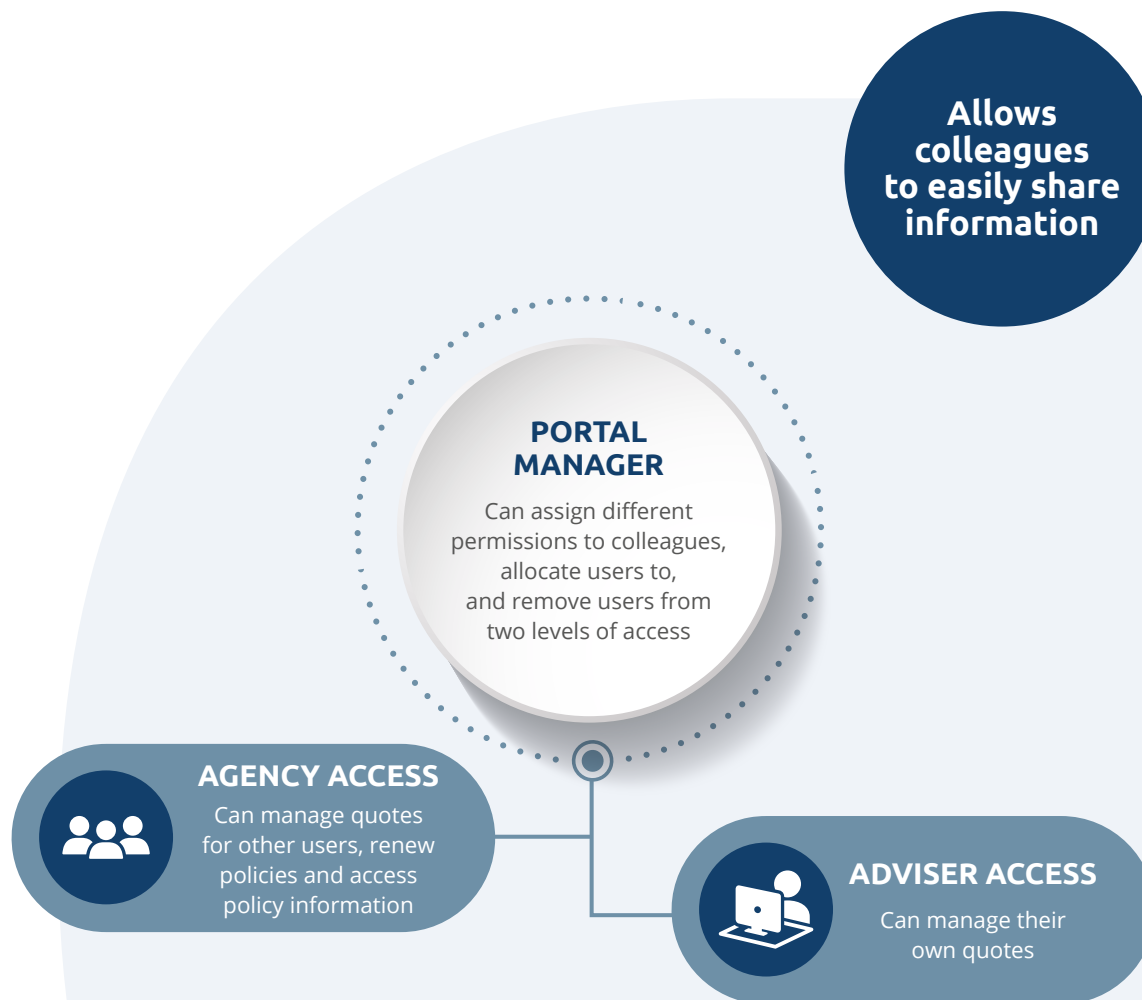
1. Portal manager
2. Agency access
3. Adviser access

Once a portal manager has been assigned, they can manage who in your company has permission to access different levels of information.

To set up your portal manager, please email us at:
AgencyOnline@unum.co.uk

Nominating a portal manager(s) allows you to best serve your customers and your business with:

- cross-functional access removing potential delays if colleagues are out of office
- ease of sharing information with colleagues
- flexibility to review and adjust permission levels in line with changing needs



Self serve with UnumOnline

Get quotes and cover for our three core products for new to market customers and switch schemes. And when it's time to renew your policies, you can do that too.

- Receive your best price from Unum – first time
- Buy new policies for 3 - 250 employees
- Renew policies for 3 - 250 employees up to one month in advance of the renewal date – whether or not they were originally bought through UnumOnline
- View and download accounts and policy schedules for live policies (3 - 750 members)
- View and download commission statements from past months which include commission rate and premium paid
- Download scheme histories in a single Excel file report
- Download the latest invoice and policy schedule
- Work with your customers in real time to create a product portfolio to suit their specific requirements
- Simple process allows a more efficient and effective way for you to support your SME customers
- Easy and quicker to sell to customers, manage their quotes easily and quickly, and get relevant information
- Straightforward 'end-to-end' process ensures your customers get covered simply and swiftly
- Search, manage and filter your quotes and policies
- Quotes are valid for 3 months and searchable for 6 months
- Link to Companies House for instant access to the required employer details
- 7am–7pm weekday access to information via PC or tablet

**Instant
access
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Using quote and buy

UnumOnline shows all of the quotes you have completed online in the last 6 months.

You can:

- Get a new quote
- Edit a previously saved quote
- Copy a previous quote, for example to see the cost for different:
 - Levels of commission
 - Benefit basis or level of cover
 - Eligibility
- Copy the details across to quote for a different product
- Buy a policy from a completed online quote within 3 months
- Delete an unwanted quote



Your dashboard

Quote dashboard

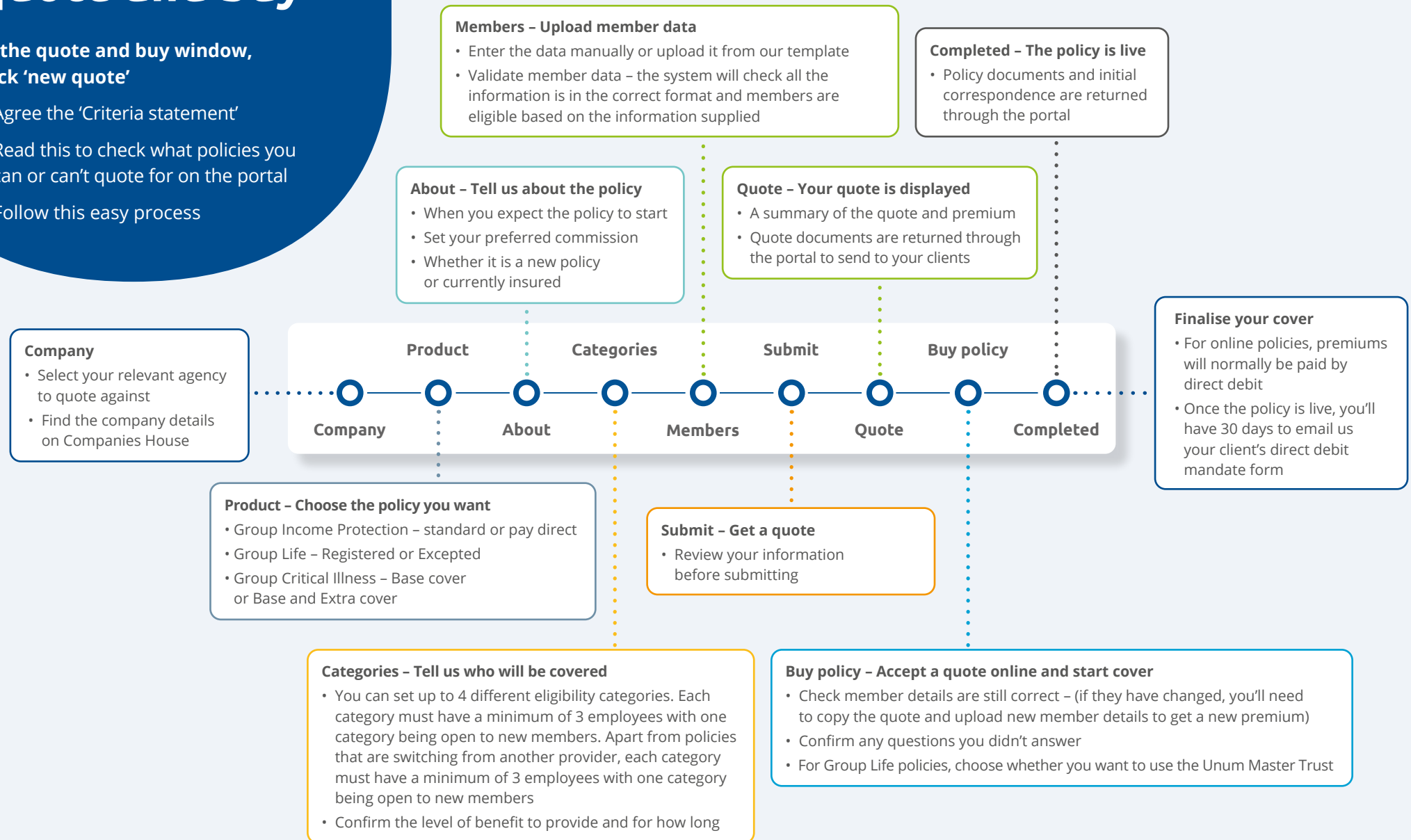
Client	Product	Date	Description	Agency	User	Quote / Policy reference
Unum client	Group Income Protection	28/04/2023	Auto_GIP_deal_2...	XXXXXXX	XXXXXXX	XXXXXXX
Unum client	Group Income Protection	28/04/2023	Auto_GIP_deal_1...	XXXXXXX	XXXXXXX	XXXXXXX
Unum client	Group Life Insurance	28/04/2023	Auto_GLI_deal_1...	XXXXXXX	XXXXXXX	XXXXXXX
Unum client	Group Critical Illness Cover	28/04/2023	Auto_CIC_deal_1...	XXXXXXX	XXXXXXX	XXXXXXX
Unum client	Group Income Protection	28/04/2023	Auto_GIP_deal6...	XXXXXXX	XXXXXXX	XXXXXXX
Unum client	Group Income Protection	28/04/2023	Auto_GIP_deal6...	XXXXXXX	XXXXXXX	XXXXXXX
Unum client	Group Income Protection	28/04/2023	Copy(1) Auto_GI...	XXXXXXX	XXXXXXX	XXXXXXX
Unum client	Group Income Protection	28/04/2023	Auto_GIP_deal6...	XXXXXXX	XXXXXXX	XXXXXXX

Image for illustrative purposes only

How to quote and buy

In the quote and buy window, click 'new quote'

- Agree the 'Criteria statement'
- Read this to check what policies you can or can't quote for on the portal
- Follow this easy process



Our products

Product options available for new quotes through UnumOnline include:



Group Income Protection

Helping employers manage sickness absence and the associated costs.

- Financial support when an employee is unable to work due to illness or injury
- Wellbeing, absence management and vocational rehabilitation support provided by in-house professionals

Options available through UnumOnline:

- Basic benefit of between 50% and 80% of salary or a flat benefit amount of up to £350k per member
- Cover to Dynamic State Pension age, SPA or any age up to 70
- 8, 13, 26, 28 and 52-week deferred periods
- Payment period to cover cease age or limited-term options
- Insured occupation, gainful occupation or combined definitions of incapacity
- Options for escalation of benefit
- Options include:
 - Employer's long-term supplementary benefit of up to 60% of salary
 - Employer's National Insurance Contributions (NICs)
 - Initial lump sum benefit of up to £10,000
 - Employees' pension contributions of up to 30% of salary

Group Income Protection customers automatically have access to a range of support services at no additional cost.



Group Life Insurance

Helping to give employees and their family peace of mind.

- Pays an employee's loved ones a tax-free lump sum in the event of an employee's death
- Registered or Excepted policies including optional master trust
- Cancer Assist, in-the-moment guidance from award-winning experts Reframe Cancer*
- Bereavement support

Options available through UnumOnline:

- Registered or Excepted policy
- Choice of lump sum
- Multiple of up to 8 x salary to a maximum of £3 million per member or a fixed benefit of up to £600k per member
- Cover to State Pension Age or any age up to 75
- Includes temporary absence for illness or injury to cover cease age
- Redundancy cover options for 3, 6, 12 and 24 months

Group Life Insurance customers can use their own trust or have access to Unum's Master Trusts which provide simple and hassle-free solutions.



The award-winning **Help@hand*** app, with easy access to key health and wellbeing services, is available at no additional cost to all our Group Risk policyholders.



Group Critical Illness Cover

Helping support employees through a life-changing illness.

- Pays an employee a tax-free lump sum after they survive a covered critical illness for 14 days
- Comprehensive cancer support service from award-winning experts Reframe*.

Options available through UnumOnline:

- Base cover or Base and Extra cover
- Total Permanent Disability (TPD) for any suited occupation included with extra cover
- Choice of lump sum
- Multiple of salary or a fixed benefit
- Up to £500k or 5 x salary whichever is lower
- Cover to State Pension Age or any age up to 70
- Includes temporary absence for illness or injury to cover cease age

Critical Illness cover policyholders can access Unum's Cancer Pathway providing quick and easy access to cancer support upon diagnosis, through treatment and after treatment – whenever needed.

*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.

Servicing policies

At-a-glance display of live policies (3 - 750 members) in line with your permissions so you can easily select the policy you wish to work on and gain access to policy information.

Once you have selected a policy, you can drill down to see policy information, company details and categories and download accounts and policy schedules.

The information available includes:

- Policy anniversary
- Next policy review date
- Non-medical limit
- Commission rate
- Eligibilities
- Basic benefits
- Entry ages
- Cover cease ages
- Salary definition

Please note, you will be able to view policies one day after purchase.

To service policies, you'll need Agency access – see Manage users (page 4). If your company has set up a Portal manager, they can assign you access. If not, email AgencyOnline@unum.co.uk

Easy access to policy information

From the policy servicing homepage:

- search by policy number or company name
- option to view all policies, in line with your permissions
- access more detailed information – simply select a policy and click 'view policy'

The online summary information should be viewed in conjunction with a policy coverage document – it is not replacement information for cover documents.

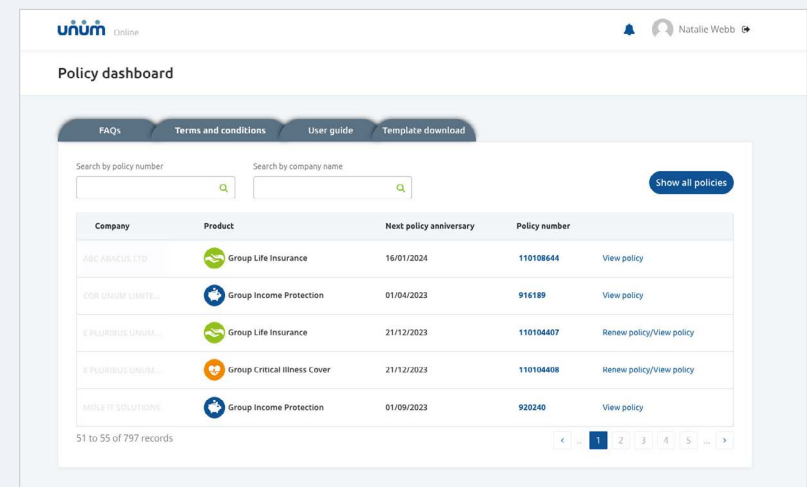


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Renewing policies

Full end-to-end policy servicing includes renewals of live policies with 3 to 250 members – whether or not they were originally bought through UnumOnline.

Eligible unit rated and single premium policies are able to be renewed online, for users with Agency access. The dashboard highlights all policies that can be initiated online. Policies can be renewed up to one month before renewal date.

From the policy servicing page, select the relevant policy, click the button to quickly and easily renew – speeding up the time it takes to update your client's information.

Renew policies
whether or
not they were
originally
bought through
UnumOnline

Over 90% of
renewals can be
initiated online

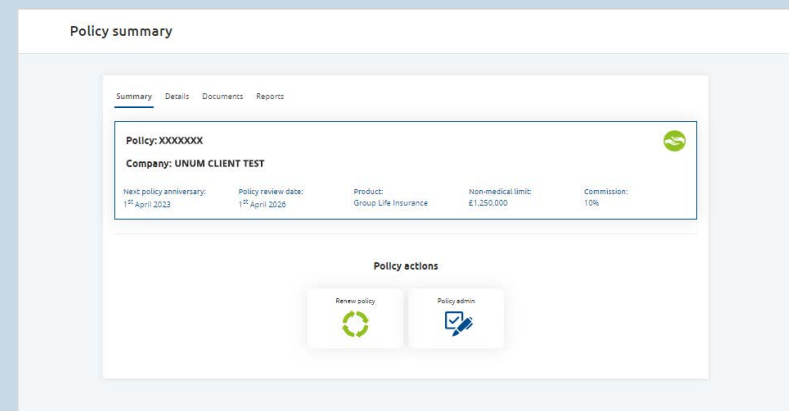


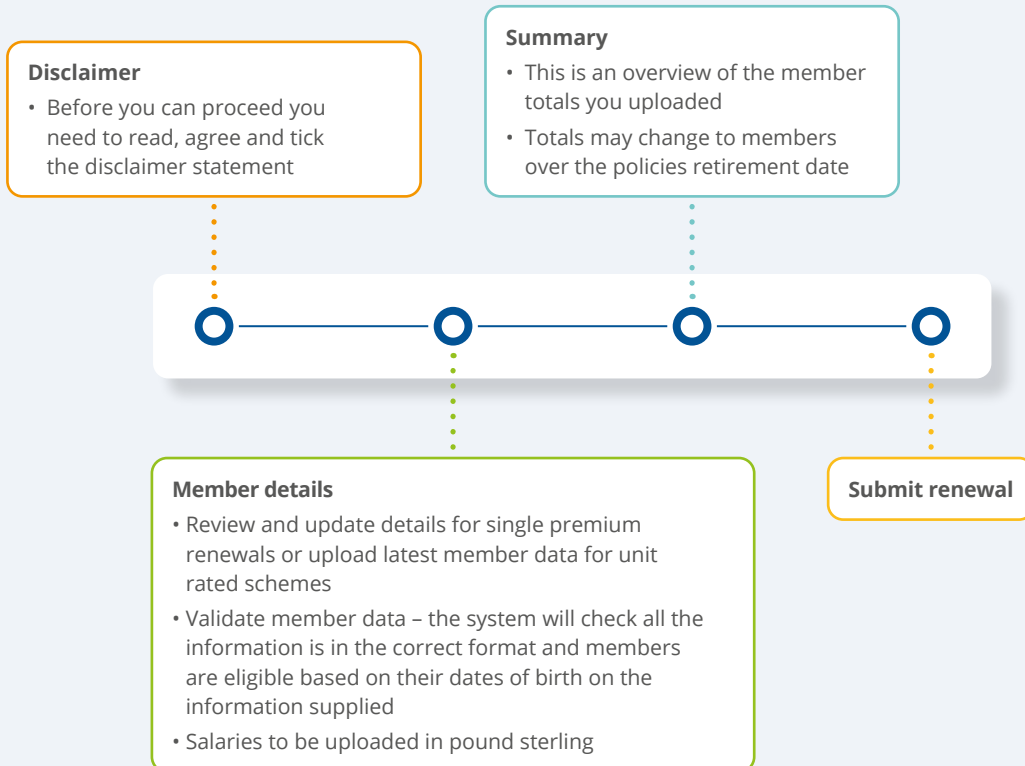
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How to renew

In the policy servicing window, select the policy you wish to renew.

- If you can renew online, you will see the text 'Renew policy' from the dashboard
- Click the button and follow this easy process

Please note, to renew policies, you'll need Agency access – see Manage users (page 4). If your company has set up a Portal manager, they can assign you access. If not, email AgencyOnline@unum.co.uk



Tell us what you think

We're committed to providing our partners with enhanced digitally-enabled tools and services, so we'd love to hear your thoughts on your online experience.

[Give feedback](#)

UnumOnline support

For more information including demo modules, visit
www.unum.co.uk/adviser/unumonline

For help with UnumOnline, please phone 0800 916 9846

or email help@unum.co.uk

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

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