

Group Income Protection from Unum



Income Protection from Unum is used by employers to manage sickness absence and the associated costs.

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

Our added value services include:

unum Lifeworks

Our Employee/ Employer Assistance Programme offers:

- Employees access to a 24/7 helpline for advice on everyday issues from money and debt to childcare
Face to face counselling can also be offered for more serious issues
- Employers help on a wide range of HR issues as well as legal assistance, including the ability to create legally-binding documents – great for smaller employers with no HR function.

AgeingWorks™

An online portal that gives employees access to a wealth of information, resources and advice on age-related issues.

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 illness or injury prevents them from working
- Manage sickness absence and protect against associated costs



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.

Executive Income Protection

Executive Income Protection is used by businesses that are looking to offer selected employees the benefits of an extended sick pay arrangement.

Sick Pay Insurance

Sick Pay Insurance provides support for short term absence, with payments that can start from week 1 of absence and be paid for up to 52 weeks. It is designed to complement a business' existing sick pay scheme.



If you want to
know more please
visit

www.unum.co.uk

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