

This flow chart shows our rehabilitation and claims process, and highlights when claim forms need to be completed.

If you need help, we have a wide range of literature to guide you through the process.

About Unum

Unum is one of the UK's leading providers of financial protection with more than 40 years' experience.

Unum helps employers protect their workers by providing access to financial protection, safeguarding employees from the financial consequences of serious illness, injury or death.

At the end of 2012, Unum protected almost 2 million people in the UK and paid claims of £320 million - representing in excess of £6 million a week in benefits to our customers - providing security and peace of mind to individuals and their families.

In the UK, Unum has a financial strength rating of A- (Strong) from Standard & Poor's with a stable outlook.

Its US parent company, Unum Group, traces its history back to 1848 and is one of the leading providers of employee benefits products and services, and the largest provider of group and individual disability insurance in the United States. Premium income for Unum Group and its subsidiaries totaled \$7.7 billion in the year ended 31 December 2012, with reported revenues for the group totaling \$10.5 billion. Total assets were \$62.2 billion at 31 December 2012.

For more information please visit www.unum.co.uk.

*Source: Swiss Re Group Watch 2011

Financial Protection

Unum specialises in forward-thinking, imaginative financial protection benefits (Income Protection, Life cover and Critical Illness cover). We work with advisers and their clients to deliver solutions that make these invaluable benefits accessible to all UK employees.

Financial protection benefits are essential when you need them and provide peace of mind when you don't. They provide crucial financial support to employees and their families in the unfortunate event that they can't work or earn an income. And companies that offer them can create a more motivated and engaged workforce, achieving a sustainable competitive edge in today's challenging business environment.

Income Protection :: Critical Illness :: Life Cover

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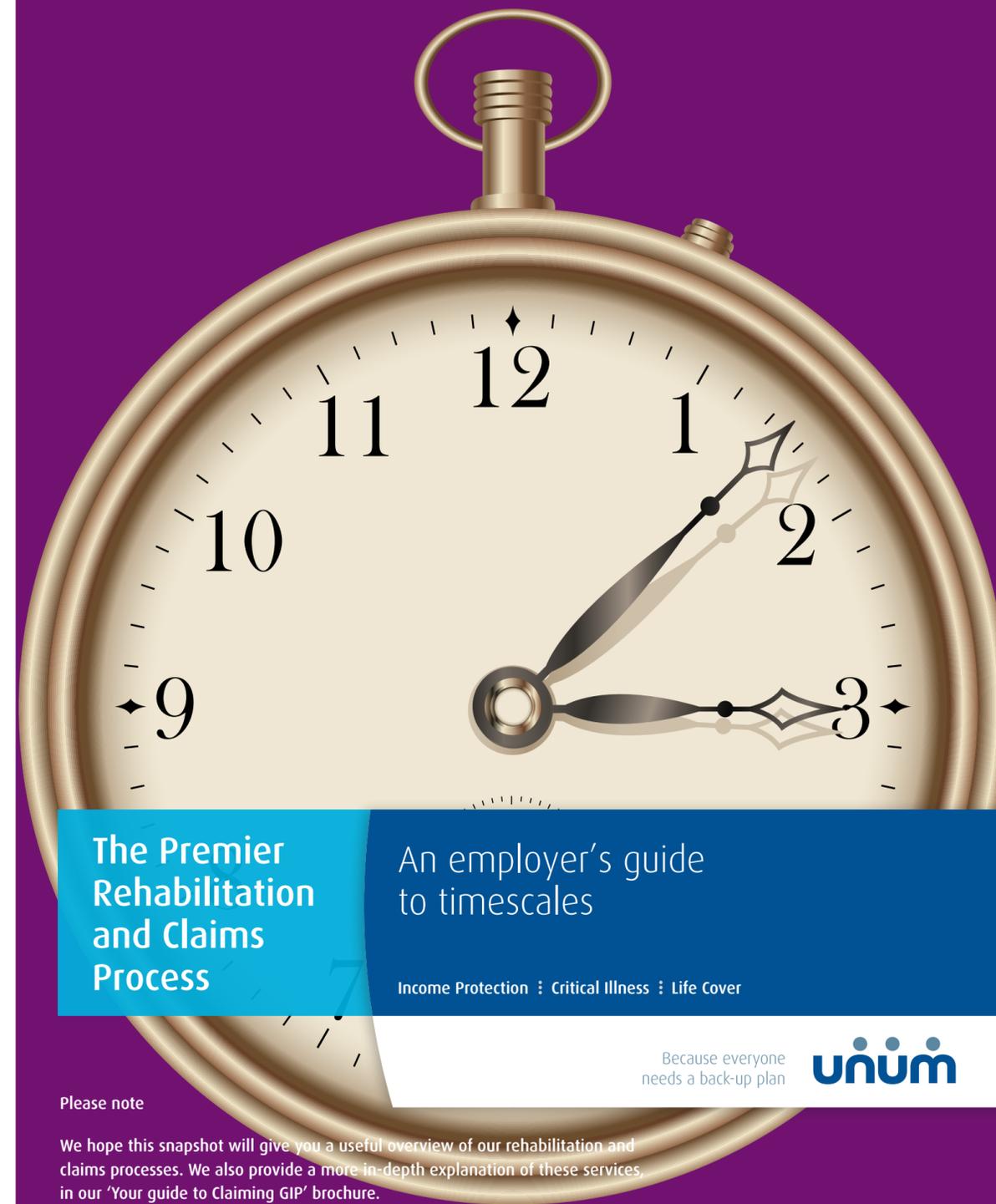
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The Premier
Rehabilitation
and Claims
Process

An employer's guide
to timescales

Income Protection :: Critical Illness :: Life Cover

Because everyone
needs a back-up plan



Please note

We hope this snapshot will give you a useful overview of our rehabilitation and claims processes. We also provide a more in-depth explanation of these services, in our 'Your guide to Claiming GIP' brochure.

The timescales provided in this guide assume that we receive the relevant information at the correct time. Any delays could cause these to change.

unum.co.uk

The Premier Rehabilitation and Claims Process - an employer's guide to timescales

As a Premier customer, you have access to early rehabilitation support – known as a Premier Referral – in the early stages of your employee's illness or injury, even before you consider submitting a claim.

Rehabilitation Process

Please e-mail us at RHM.enquiries@unum.co.uk, or call our Rehabilitation Administration Support, from 9am to 5pm, Monday to Friday on **01306 873401** or **01306 873115**.

Claims Process

Please email us at ClaimFormRequest@unum.co.uk, or call our Claims Admin Support, from 9am to 5pm, Monday to Friday on **01306 87 3243**.

* This will depend on your policy's deferred period.

Duration of Absence (in weeks)



Week 1
Your employee begins a period of sickness absence. You monitor and manage this absence.

Your Rehabilitation key contact can help you decide if a Premier referral is appropriate.

- Weeks 4-6**
- Most people return to work without too much difficulty. But you might want to consider a Premier Referral if after 4-6 weeks your employee:
 - is still at work but struggling to continue
 - is away from work and there is no clear return to work date planned
 - is not recovering as fast as you expected
- To access Premier Support, you tell us about the absence by completing a Premier Referral form. Your employee's consent is an essential part of the rehab process and we will ask you to obtain this on our behalf.
- These can be faxed or emailed to us on **01306 873665** or RHM.enquiries@unum.co.uk
- If a Premier referral isn't appropriate (and your rehab Key Contact can advise you), you may wish to wait until 10 weeks, at which point we can help you set up a claim.

Weeks 6+
When we have received your forms, your dedicated Vocational Rehabilitation Consultant (VRC) will arrange telephone contact and/or Worksite or home visit with your employee. They will continue to support you both throughout the return to work process.

We provide this rehabilitation service as part of your Income Protection policy with Unum. Please note that it is not part of our claims assessment procedure and is not a guarantee that the claim will be accepted should your employee be unable to return to work.

Week 10+
If it seems unlikely that your employee will make a full return to work in the near future, you should contact our Claims support (see Claims Process below).

Weeks 10-26 (or 52*)

Your VRC will continue to work with you and your employee throughout the return to work process.*

Week 26+ (or 52+*)

Your employee may be too ill to consider rehabilitation and early return to work. But should their condition later improve, our Rehabilitation and Health management Services team may be able to offer a rehabilitation programme to help them do so.

Direct Communication with employees

We will keep in touch with your employee at regular intervals.

When we speak to your employee, we will take the time to make sure that they fully understand how their claim will be processed.

We will include how we define incapacity under the policy and how it is used to assess the claim.

We will make certain that we understand the physical and emotional challenges that your employee may face.

The call will not end until your employee knows what to expect next.

Week 10+
To help us make a timely decision on your employee's claim, please send us your completed claim forms as soon as possible.

- Call:** Claims Admin Support on 01306 873243
- E-mail:** ClaimFormRequests@unum.co.uk
- Website:** www.unum.co.uk

Weeks 23-26 (or 49 – 52*)

We will notify you, your employee and/or your IFA of our claim decision, including any return to work assistance that we will provide. The decision will either be:

1) Pay the claim

We will confirm details of the benefit payable.

To receive benefit from us, unless you have opted for a Pay Direct Income Protection policy, your employee must remain in your employment throughout the claims process.

2) Pay the claim and close within a set period

We will confirm that a benefit payment is to be made for a set period. This payment reflects the likelihood that your employee will return to work within that set period and that payment will stop on their return to work.

3) Decline the claim

We will explain to you exactly why we have declined the claim. We will also advise you what steps you can take if you do not agree with our decision.

Week 26+

If we were unable to provide rehabilitation services because of your employee's medical condition, but their condition later improves during the life of a claim, our Rehabilitation Services team may be asked to review this case and, if appropriate, offer a rehabilitation programme to assist the employee to return to work.

If your employee is working at all, for you or another business, paid or otherwise, you must tell us.