

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 four 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

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 four services. Children are eligible up to their 18th birthday (or their 24th birthday if in full-time education) and can access the Remote GP and Second opinion services only.



Unum works with Maggie's Cancer Caring Centres, a charity providing practical, emotional and social support to people affected by cancer. Visit maggiescentres.org to find your nearest Centre and to get advice and support online 24 hours a day, 7 days a week.

¹ For Unum GIP claims admitted between 01st January 2019 and 31st December 2019, 24.8% were for Cancer, 16.5% were for mental health and 10.6% for musculoskeletal conditions.

² <https://www.macmillan.org.uk/about-us/what-we-do/how-we-work/work-and-cancer>

³ www.gov.uk/employment-support-allowance/what-youll-get

⁴ ONS Annual Survey of Hours and Earnings: Employee earnings in UK: 2019

⁵ <http://events.wsandb.co.uk/awards/static/2019-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 2019 awards⁵

Find out more
unum.co.uk