

Sick Pay Insurance

Employer Guide to our
Claims ProcessBecause everyone
needs a back-up plan

Comprehensive claims management

Our comprehensive claims management approach keeps things simple and straightforward for you and your employee. We understand communication is vital, so we will communicate with you or your adviser and your employees throughout the claim process to ensure that everyone knows what is happening, when it's happening and why.

How to submit a claim

Submitting a claim with Unum is simple. All we need is timely submission of the following forms, completed in full, signed and dated.



Employer and employee claim forms can be completed online, over the telephone or if you prefer you can download all of these forms at www.unum.co.uk.

Your employee should also give the medical records request form to their General Practitioner together with a copy of the consent form. Claims should be submitted as soon as possible and no later than halfway through the deferred period wherever possible.

Short-term illnesses require a streamlined approach - a speedy claim process to manage more common medical conditions with shorter claim durations.

Each claim is assigned to a dedicated claims management specialist who will assess the initial evidence submitted.

Your claims management specialist will contact you within 5 working days to acknowledge the claim and work with you and your employee throughout.

Online access to your Sick Pay Insurance provides you with convenient scheme management, accurate billing and online claims submission.

How are Sick Pay Insurance claims assessed?

Objective Claims: These include known duration or medical evidence based claims, for example absences due to injuries, fractures, absences following surgical procedures, etc. Examples of objective claims also include absences due to cancer or heart attack where medical evidence objectively supports the condition. Claims will be accepted and paid for the appropriate period of time to support a recovery and return to work. Alternatively the claim will be paid by regular monthly payments for as long as medical evidence continues to support the condition or to the end of the payment period or until the employee recovers and returns to work, whichever is sooner.

Subjective Claims: These are certain subjective conditions such as anxiety, stress or back pain that require more intensive management. Liability will be accepted subject to initial satisfactory evidence. Ongoing regular monthly payments will be subject to receipt of further supportive medical evidence from a treating consultant or other regular evidence Unum requires throughout the claim.

How long does each assessment phase take?



How will the benefit be paid?

Benefit is paid to the employer, monthly in arrears. This should be passed on to the employee as salary.



Contact us if you have any queries or would like more information on any aspect of our comprehensive claims management on **01306 873243**.

What other added-value services are there?

Even though many claims will be short-term, our communication approach allows early identification of claimants who may require some vocational guidance or support to help them return to work. In these circumstances where a call with the employer could have a positive impact, our rehabilitation experts can provide their expertise and offer practical help to both you and your employee to help put a return to work plan in place.

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