



Paradigm
PROTECT

FOCUS

unum

A concise guide to working with Unum

Introduction



Unum is a leading Group Risk provider offering financial protection including Income Protection, Life Insurance, Critical Illness Cover, and Dental Cover through the workplace.

We've been working closely in partnership with Paradigm Protect for several years since the launch of the Group Risk panel – and are delighted to have been voted by Paradigm members as the 'Best Group Risk Provider' for three years in a row at the Paradigm Lender & Provider Awards.

We offer so much more than just financial peace of mind, including access to a wide range of expertise and support tools for employers and employees alike, as well as extensive support through a team of dedicated regional Consultants – and we're so pleased that this continues to be recognised by the Paradigm membership.

Background

A subsidiary of Unum Group – a Fortune 500 company – Unum UK have over 40 years of experience in supporting Group Risk propositions and products.

Being a socially responsible business is also one of our core values. We focus on providing a positive and effective contribution to the communities in which we live and work – and see helping our communities as a natural extension of the commitment we make to our customers every day.

We're fully committed to helping Paradigm advisers with their Group Risk proposition – whether you're new to Group Risk products or experienced in the industry – and are proud to have helped so many of you in the years we've worked in partnership with Paradigm.

Claims information

100+

in-house claims staff including nurses, doctors and a rehabilitation team

95%

of applications medically underwritten within just five days

£326_m

of paid claims in 2019, representing in excess of £6 million a week in benefits to our customers

1.7_m

people protected by our products in the UK at the end of 2019

Propositions and cover

Group Income Protection:

As well as providing a financial benefit and rehabilitation support if an employee is unable to work because of long-term illness or injury, our Group Income Protection products also offer:

- Help@hand at no additional cost (*for insured employees*) providing access to remote GPs, mental health support, physiotherapy, medical second opinions and life, money and wellbeing support
- A team of dedicated Vocational Rehabilitation Consultants
- Access to the Unum Mental Health Pathway
- Tailored support through the Unum Cancer Pathway
- Face-to-face counselling through our Employee Assistance Programme

Group Critical Illness Cover:

Our Critical Illness policies provide employees with a tax-free lump sum after they, their spouse or partner (if covered) or their child survive a covered critical illness for 14 days. Our product also offers:

- Access to the our Cancer Support Service (provided by **Reframe**)
- Tailored support through the Unum Cancer Pathway
- Cover for the family (including children's cover)
- Advance payment if a member is placed on an official UK waiting list for a listed surgical procedure
- Second and subsequent cancer cover
- Access to Unum's Employee Assistance Programme

How to register

UnumOnline allows you to receive and manage quotes quickly, review progress, and get cover for your customers easily and simply. Designed for customers looking to cover between 3 and 100 people, you'll receive your best possible price available from Unum – exclusive to quotes made on UnumOnline.

GET STARTED

Corporate Dental Cover:

With a wide range of flexible dental products to suit all businesses and budgets, employers and employees can get access to quality dental and oral care.

Here's why we think we stand out from the rest:

- Children's orthodontic treatment is covered at all Index of Orthodontic Treatment Need (IOTN) grades
- We'll cover planned and pending treatment that's been identified (but not started) before the policy start date
- Our member portal allows members to submit claims straight to the claims team – we can even build a Single Sign-On link from the benefit platform straight to our member area
- We offer a continuation option for outgoing employees wishing to keep the exclusive benefits of a corporate scheme
- We provide access to a range of discounted cosmetic treatments through a network of London practices

Policy terms and conditions apply.

Help growing your business

We know you might need some assistance getting started in the Group Risk market.

Through our decades of experience and expertise in the sector, we can help you grow your business from the very start to deliver value for your clients, backed up by a support network designed to guide you every step of the way.

Some of the key areas that we have supported Paradigm members with include:

- **Tailored training** – focusing on your business needs and challenges
- **Market insight** – including benchmarking and client/target profiling services
- **Communication support** – including pre-sale and post-sale marketing materials, seminars, newsletters and 'meet your team' customer path tours for you and your clients
- **Exceptional local support** – as you'd expect, including a team of dedicated regional consultants with a wealth of experience in Group Risk products.

What we're really good at

As a Paradigm member, you have access to exclusive Unum terms to support you and your clients. These include:

- Increased 'free cover levels' (non-medical limits) and 'whitewashing' up to this limit, including £65,000 for Group Income Protection products and £600,000 for Group Life Insurance
- 3-year rate guarantees
- Flexible commission rates (between 0 – 30% of annual premium or a fixed amount if required) paid monthly or annually

- Onboarding in the name of the adviser (upon request)
- No minimum premiums

Access to these exclusive terms are available to all Paradigm members across Unum's three core products: Group Income Protection, Group Critical Illness and Group Life Insurance. The terms are restricted however to advisers with policies of 2 – 100 members*

* For new to market policies, open to all employees and where there is a clear expectation of growth (to be determined by Unum)

Value-added services

Help@hand from Unum provides employers with a quick, simple and effective way to show employees they care about their physical and mental wellbeing, while receiving real business benefits.

Employees and their eligible family members receive fast and direct access to five key support services through one easy-to-use app. Available at **no additional cost*** for insured employees as part of a Unum Group Income Protection policy, Help@hand can also be extended to other employees for an additional cost.

Help@hand offers:

- Unlimited access to remote GPs
- Mental Health Support
- Physiotherapy
- Medical second opinions
- Integrated Employee Assistance Programme

FIND OUT MORE

*If an individual requires medication, a referral letter or a private fitnote, they will need to pay for these. They will also need to pay a delivery charge if they opt to have the medication sent to them. The remote GP will go through the options and next steps during the consultation

Help@hand is a non-contractual benefit which can be withdrawn or changed by Unum at any time. The service does not form part of any Unum insurance policy and there is no additional cost or increase in premium as a result of Unum making this benefit available.

Awards

2019

Best Group Risk Provider
(WSB Awards)

2019

Best Group Risk Provider
(Paradigm Lender & Provider Awards)

2018

Best Critical Illness Product
(COVER Excellence Awards)

Get in touch

Unum have a team of dedicated Sales Consultants to assist Paradigm advisers with our products. To discuss any of the above or to make contact with your local Unum Sales Consultant, please get in touch:

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