

Group Income Protection



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Introducing Premier

Proven, modern and flexible support for larger Group Income Protection (GIP) customers, who may have limited time or resource to manage sickness absence.

Premier provides a wide array of services and offerings to help you get the most out of your GIP scheme.

Our Premier proposition is not a 'one size fits all' approach. We work to understand your company in its entirety - your philosophy and culture, approach to managing your staff, any existing absence management processes, the tools you have at your disposal and the way you use them - so that we can work with you as effectively as possible and tailor our interaction with you based upon what you need.

We seek to build a long-term relationship with you; by understanding your business we can help you get the most out of your Group Income Protection scheme by:

- Making you aware of, and helping you manage, your sickness absence costs;
- Enabling your managers to focus their time on your business, not on sickness absence issues;
- Supporting you and your employees throughout.

Key features of Premier

- **Flexible & focussed absence management**
 - an approach that fits with your company's existing processes and changes to complement your future plans;
- **A team of industry experts, led by your Account Manager**
 - dedicated to your scheme;
- **Regular reports from your Premier team**
 - detailing your scheme's performance, claims experience, industry benchmarks and rehabilitation activity;
- **Early vocational rehabilitation intervention**
 - at your request, as well as support and guidance throughout the rehabilitation phase;
- **Tailored return-to-work plans**
 - created by our Vocational Rehabilitation Consultants, in conjunction with you, your employee and other relevant parties;
- **A collaborative approach**
 - we will work with all stakeholders (e.g. Private Medical Insurance and Occupational Health providers) and your advisers to deliver a cohesive service.

Between 2003 and 2007*, our in-house vocational rehabilitation experts:

- worked with more than 4000 individuals who had been referred through Premier for early rehabilitation support, and;
- helped more than 68% of these return to work successfully, and a further 10% achieve a positive resolution.

*Figures as at November 2008

Benefits for you

- Reports that clearly show your company's long-term absence figures and a team that can help address any pending issues, helping to keep your company working;
- Working with you to reduce the number of absences which result in claim – helping you keep your staff costs down and GIP scheme premium to a minimum;
- Working with you to reduce the average claim duration – getting your staff back into the workplace as soon as possible to lessen the impact of employee absence on staff morale and productivity;
- Direct access to Unum experts. Upon becoming a Premier client, you will be assigned your own Premier team, typically consisting of your Account Manager, a Vocational Rehabilitation Consultant and a Claims Management Specialist – providing help and support when you need it;
- Involvement from our in-house Medical Services team, experts in the understanding of disability issues – an opportunity to discuss clinical intervention and other medical issues, where relevant;
- Regular reports address factors driving your scheme premium (i.e. claims experience over time) and benchmark performance against your industry group – a clear indicator of how your company is performing against industry norms, highlighting current and potential areas for attention;
- Guidance and information on reasonable workplace adjustments that may be needed, helping you comply with your obligations under the Disability Discrimination Act (DDA).

Benefits for your employees

- Access to our in-house vocational rehabilitation experts at the earliest stage of absence – helping your employee return to work as soon as possible, to retain their financial independence, confidence and motivation;
- Provision of practical help, support and guidance throughout the rehabilitation phase – a one-on-one rehabilitation experience that fosters trust and self-belief;
- Our tailor-made Graduated Return to Work plans help employees get back into the workplace – overcoming any real or perceived barriers that may be preventing them from doing so.

NEW: Unum LifeWorks – employer and employee assistance programme (EAP)

All new and existing GIP clients, irrespective of size, can take advantage of our Unum LifeWorks Employee Assistance Programme (EAP) at no additional cost. The EAP offers employees and their immediate family members:

- Help with their daily work/life balance issues, such as finding reliable childcare;
- Online access to numerous factsheets on a wide variety of subjects and issues;
- Up to three sessions of face-to-face counselling per presenting issue, in addition to traditional telephonic support.

The EAP also includes a business related legal support service specifically aimed at the employer's line managers and HR personnel to help them in their roles.

Access to Unum LifeWorks is optional and we will work with all other stakeholders to ensure your workforce has the best protection solutions to meet your needs. For more information on how we can work with you, speak to your adviser.

Why choose Unum?

- Nationwide team of Vocational Rehabilitation Consultants to work with you and your employees;
- Unrivalled claims management expertise and services from dedicated claims staff;
- Our people – the reason we don't need to outsource. Unum's people really believe in making a difference. All of our core services are in-house, ensuring effective communication between all parties and ready availability of appropriate guidance and opinions;
- Ground-breaking and award-winning approach to medical underwriting:

1. **Cover without medical evidence.** In the majority of cases, high levels of cover can be put in place without waiting for medical evidence such as a GP report or a medical examination. Only a minority will need to take time out of the office to attend medical examinations.
2. **Cover in place within a week.** Final underwriting decisions can be made within days of application receipt.
3. **Fast-track form completion for busy high earners.** In some instances, we can offer scheme members the option of having a telephone conversation with, or a visit from, our Chief Medical Underwriter or one of his team to

help them complete their application forms. This means a greater opportunity for high earners to be fully covered instead of being restricted to the Free Cover Limit.

4. **Cover for existing medical conditions.** By paying close attention to applicant attitudes and behaviours, we can often provide terms for serious conditions such as heart attack, cancer, paraplegia, back pain and diabetes.
 5. **Cover increases without fuss.** Once we have medically underwritten a member, we do not see the need to do it again regardless of how often their benefit level changes.
- Award-winning products and services. Over the years we have been commended by both the intermediary and rehabilitation communities alike, and have received a number of awards for our winning approach to income protection solutions, medical underwriting and vocational rehabilitation.



For further information on Premier, please contact your Adviser.

unum.co.uk

Unum Limited is authorised and regulated by the Financial Services Authority.
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We monitor telephone conversations and e-mail communications from time to time for the purposes of training and in the interests of continually improving the quality of service we provide.

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