



Unum UK enters health cash plan market with Health Plan 360



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Unum UK has officially launched Health Plan 360, a new kind of health cash plan designed to meet the needs of the modern workforce.

The launch comes at a time when UK businesses are under pressure. Sickness absence is at its highest in over a decade, productivity remains low, and tighter budgets are forcing employers to rethink how they support their people.

"We've built Health Plan 360 alongside advisers and businesses – not just for them – with the modern workplace in mind.

Health Plan 360 is designed to overcome the challenges that have long held back traditional health cash plans – complexity, administration, and increasingly limited relevance to how people manage their health today.

With nearly 3 million already protected by Unum in the UK and 175 years of heritage behind us, entering the health cash plan market is a natural step. But we don't just want to enter – we want to reset it in a way that reflects the needs of advisers, employers, and employees."

Mark Till, CEO of Unum UK

Jeremy Reid, Client Director, of Partners&, who piloted the product during a soft launch earlier this year, commented: "Unum's Health Plan 360 brings **a level of innovation that we have not seen to date in the market**, focussing centrally on the needs of the client, and ensuring ease of access for the end user."

Research commissioned by Unum found that 73% of employees didn't understand what a health cash plan is, and 17% of employers weren't sure if their workplace even offered one – highlighting a clear need for better engagement and greater relevancy.

While Health Plan 360 marks Unum's entry into the health cash plan market, it builds on six years of experience delivering digital health and wellbeing support through Help@hand, its flagship health and wellbeing service.

[Health Plan 360](#) combines cover for everyday health costs, like dental care and physiotherapy, with modern services such as 'healthcare navigators' – experienced specialists who deliver tailored support to help individuals access the right care, coordinate appointments with confidence, and take informed steps on their health and wellbeing journey – **all within one connected experience via the Help@hand app.**

We know businesses are being asked to do more with less, and Health Plan 360 is designed to address this.

For advisers, it's built to quote and administer at pace.

For employers, it delivers measurable outcomes while easing the burden of administration.

And for employees, it's shaped around our research on what they want and are likely to use – helping them to live well and work better.

"Whether it's helping reduce avoidable high-cost claims for businesses already offering PMI, or giving smaller employers a more affordable way to support their people, Health Plan 360 from Unum makes everyday health and wellbeing simple, accessible, and genuinely valuable."

Mark Till, CEO of Unum UK

[See how Health Plan 360 can elevate your client conversations](#)

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