

Unite the Union Membership Benefits Summary

Prepared by Debra OConnor, May 2024. Updated by Oliver Rice, May 2025 for FCA & PSR Unite the Union members.

Benefits:

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| - Financial Advice | - Reduced Income Benefit |
| - Legal services and will writing | - Parental Leave Benefit |
| - Dental Plan NHS | - Sickness Benefit |
| - Accidental Death Cover | - Convalescent Benefit |
| - Member discounts | - Permanent Disability Benefit |
| - Health Cash Plan | - Temporary Total Disability Benefit |
| - Unite Rewards | - Fatal Accident Benefit |
| - Prepaid cards for cashback offers | - Funeral Benefit |
| - Additional legal and training services | - Loss of Limb, Loss of Eye or Loss of Digit |
| - Benevolent Fund | |

Financial Advice

Unite offer a range of financial advice, offered by Unite's [approved partner Quilter](#). Quilter Financial Advisers offer a free, no obligation initial consultation with an expert financial adviser to discuss your circumstances and find out how you could benefit from financial advice.

Your adviser can help you with:

- savings and investments
- planning for your retirement
- making sure your mortgage deal is right for you

- protecting you and your loved ones

Wills/ Legal Services

Unite offer a range of legal services including [Free Will Writing](#) to all members once they have been with us for 13 weeks. It includes a simple will, prepared by a legal professional. There is also free expert legal services and assistance for Unite Members and their families you just need to call and you will be guided to make a claim.

Unite members get:

- Free legal advice and support from experts
- 100% compensation for personal injuries
- Personal injury cover for family members
- Access to a free legal helpline

[Full qualifying terms and conditions can be found here.](#)

Dental Plan NHS

- When you arrange your dental appointment, simply call the claims line and you will get a form for your dentist to authorise. Pay your bill, return the form with your receipt and you will be reimbursed.
- The Unite NHS Patient Plan pays the charges for the three standard NHS bands according to the NHS England scale of charges, therefore any claim for Private maintenance or treatment would not be covered.
- Only covers new Dental conditions that occur after joining
- You are covered for the benefits below immediately the day after joining.
- You can stay on the plan and continue to benefit from it indefinitely.
- All Unite members and their families aged between 16 and 69 can apply to join this dental plan.
- NHS charges for a routine check-up resulting in a crown would be £319.10. A filling 6 months later would be £73.50, or a second crown would be another £319.10. You get £500 per year on the NHS Patient plan to cover NHS costs. (NHS charges correct, Apr 2024).
- 100% of your dental bill according to the NHS scale of dental charges and up to a generous annual maximum. There are many other dental benefits included, please refer to the coverage guidance below.
- Simply call the Unite Dental Plan helpline on Freephone 0800 464 0765 or apply on the unite website link

NHS Dental Coverage guidance:

- Examinations, scale and polish, X-rays - All NHS charges paid
- Fillings, root canal treatments, extractions, crowns, bridges, dentures and repairs - All NHS charges paid
- Dental-related prescription items - 6 items per year
- Maximum annual claim limit - £500

- Oral cancer cover - £6,500
- Accidental impact injury - £750
- In-patient cash per night (dental related) - £25 per night, up to 25 nights per year
- Monthly premium per person - £12.50

FREE Accidental Death Cover

Did you know as a member you are entitled to [FREE accidental death cover](#) of £5000 – it lasts for one year but renewable annually, apply now and get some cover to pay out to your loved ones. Make sure you read all the policy guidelines, as with any insurance to decide if this is suitable for you and check eligibility.

Member discounts

Registered Unite members can browse our discounts section to see the best deals in their local area, finding the best deals and discounts for millions of unite the union members across the UK. You can get [discounts](#) on:

- Home appliances,
- RAC Cover available from £7 p.m.
- Airport parking from APH including 15% discount on own car parks and 10% on others as well as 10% discount on airport hotels/parking packages and 10% discount on airport lounges.

Health Cash Plan

Helps to pay for the costs of your routine healthcare check-ups and includes dental check-ups, new glasses, and other treatments such as physiotherapy. It's easy and low cost for the essential cover you may need, no medical questions and easy to claim and the aim is to reimburse within 5 days. Of course, this isn't a private medical insurance but could certainly provide an additional option.

Cost is £23.45 per month click on the [link](#) for a table of details regards cover options and other options for insurance cover including Life Cover, Over 50s life insurance, Car Insurance and Accident Protection. There are various plans to suit lifestyle, includes basic type 1 benefits up to £500 p.a including dental cover, eyecare, various therapies and more advanced options in Type 2 cover up to £2500 p.a to include hospital treatments, new child expenses, dental accident.

Unite Rewards

Online [cashback](#) at hundreds of online retailers and a free £10 welcome bonus when you join up, includes downloadable cards and retail vouchers. Benefits of signing-up to Unite Rewards:

- Free Membership

- No obligation to buy anything
- Hundreds of discounts
- Trusted service since 2005
- Secure member's area
- No Spam. No ads.

Prepaid card for cashback offers

To collect cashback with your [Unite Prepaid Plus Cashback card](#), all you have to do is shop at one of our many retailers and restaurants with your card. The cashback that you can earn is unlimited. Using your card at partner retailers will also help cover the £2.95 monthly admin fee. The cashback you earn is added to your Unite Prepaid Plus Cashback card each time you top it up. Just click add your membership number and your card arrives in approximately 14 days.

Member Services

Along with many benefits, Unite also provide a wealth of learning and legal support:

- Full range of [member legal services](#)
- Online [training](#) and several free courses, includes MC2 where for just £4per month you can add up to 6 additional users to exclusive access to online courses and training.

Benevolent Fund

The Unite the Union Benevolent Fund assists members, former members, employees or ex-employees of the Union and their dependants. For more details email: Benevolentfund@unitetheunion.org

The Trustees will need copies of any relevant supporting documentation such as:

- Pay slips
- Bank/Credit card statements
- Details of any state benefits
- Household bills
- Medical letters

When this information is received the Trustees will be able to consider your application. [The application form can be found here.](#)

Reduced Income Benefit

Reduced Income Benefit is a set amount per day for members who have been absent from work, but still employed, and their gross taxable income has been reduced by 50% or more or you are only in receipt of SSP or SMP. The benefit payable is the difference between the Basic level of subscription based on your membership type indicated in the table above (excluding additional benefits and branch funds) and 60p per week. Qualifying members receive the relevant daily rate which is based on 5 days in a working week, minus a 7 day qualification period.

You can claim this benefit if:

- you are employed; and
- you have been absent from work for longer than 7 days due to ill health, injury, maternity leave, paternity leave, adoption leave, shared parental leave, careers break, sabbatical, carer's leave or extended bereavement; and • your gross taxable pay has been reduced by 50% or more or if you are only in receipt of SSP (Statutory Sick Pay) or SMP (Statutory Maternity Pay); and
- you have paid for a membership type (listed in the table above) for at least 13 weeks before the start of your absence; and
- your membership is not in arrears or lapsed.

[The application form can be found here.](#)

Parental Leave Benefits

Maternity benefit may be claimed by any female member (26 weeks of paying Enhanced membership and not more than 6 weeks in arrears at the date of the birth) who is absent from work due to Maternity leave. This benefit is paid from the first day of absence for a maximum of 39 weeks. If the mother does not take her full 39 weeks maternity benefit entitlement she can claim the remaining weeks if she produces evidence that her spouse/partner has taken shared parental leave to look after the newborn child/children. Enhanced Members whose maternity leave is greater than 39 weeks who remain employed but without pay from their employer are eligible to have all Unite contributions waived for up to three years.

Adoption Benefit may be claimed by any qualifying member (26 weeks of paying Enhanced membership and not more than 6 weeks in arrears at the date of which the adoption leave commences) who is absent from work to adopt a child (under the age of 18) and is the main adopter. If the member is legally the "second adopter" they may be entitled to Paternity benefit. This benefit is payable from the first day of absence for a maximum of 39 weeks. If the main adopter does not take their full 39 weeks adoption benefit entitlement they can claim the remaining weeks if they produce evidence that their spouse/partner has taken shared parental leave to look after the newly adopted child/children. Enhanced Members whose adoption leave is greater than 39 weeks who remain employed but without pay from their employer are eligible to have all Unite contributions waived for up to three years.

Paternity benefit may be claimed by any qualifying member (26 weeks of paying Enhanced membership and not more than 6 weeks in arrears at date of birth or date adoption leave commences) who is absent from work due to paternity leave. This is available to fathers (biological and adoptive), husbands, civil partners and partners of either sex who live with the mother or "main adopter" in an enduring family relationship who have the main responsibility (apart from or in addition to the mother or "main adopter") for bringing up the child or children. This benefit is payable from the member's first day of absence for a maximum of 2 weeks (10 days).

Membership Level	Maternity	Paternity	Adoption
Enhanced Full Time	£10 p/w for 39 weeks	£15 p/w for 2 weeks	£10 p/w for 39 weeks
Enhanced Part Time	£5 p/w for 39 weeks	£7.50 p/w for 2 weeks	£5 p/w for 39 weeks
Enhanced Low Pay	£10 p/w for 39 weeks	£15 p/w for 2 weeks	£10 p/w for 39 weeks
Basic Full Time	not available	not available	not available
Basic Part Time	not available	not available	not available
Basic Low Pay	not available	not available	not available

[Full qualifying terms and conditions can be found here.](#)

Sickness Benefit

Sickness Benefit is a financial benefit for Enhanced members of Unite who have been absent from work due to ill health or injury. This was previously known as incapacity benefit.

Membership level	Lower Rate	Higher Rate
Enhanced Full Time	£10 per week /£2 per day	£25 per week / £5 per day
Enhanced Part Time	£5 per week / £1 per day	£12.50 per week / £2.50 per day
Enhanced Low Pay	£10 per week / £2 per day	£25 per week / £5 per day
Enhanced Apprentice	£10 per week / £2 per day	£25 per week / £5 per day
Basic Full Time, Part Time, Low Pay and Apprentice	not available	not available
All other memberships	not available	not available

You can claim Sickness Benefit if:

- you have been absent from work due to ill health or injury for more than 14 days; and
- you were an Enhanced member when the sickness started; and
- have paid for the Enhanced membership for 26 weeks before the first day in which you are claiming and for the duration of your claim; and
- The total number of weeks claimed for a single illness/injury does not exceed 51 weeks in total across your membership; and
- your membership is not in arrears or lapsed.

[Full qualifying terms and conditions can be found here.](#)

[The application form can be found here.](#)

Convalescent Benefit

For Enhanced members who have suffered a serious accident, for which they have also claimed one of the accident benefits, will be entitled to a period of convalescence stay at Unite's Eastbourne hotel for a maximum of two weeks (14 nights), including reimbursing some travel costs and a considerably discounted rate for partners/carers who accompany a member on Convalescent Benefit.

[Full qualifying terms and conditions can be found here.](#)

Permanent Disability Benefit

An enhanced member who suffers an accident which causes permanent disability may claim one of the permanent disability benefits. Permanent disability shall mean a disability which has lasted 12 months and which is beyond hope of recovery and will, in all probability, continue for the remainder of the member's life. Up to £25,000 is payable if the member is prevented from any and all occupations due to the injuries sustained from an accident. £10,000 is payable if the member is prevented from their occupation or equivalent for which the member is suited, given their skills and experience due to the injuries sustained from an accident.

[Full qualifying terms and conditions can be found here.](#)

Temporary Total Disability Benefit

For enhanced members who suffer an accident which causes total disability which has lasted more than 12 months and is expected to last at least more than 24 months may claim temporary total disability benefit. £5,000 is payable if the member is prevented from any and all occupations for at least two years, but not indefinitely due to the injuries sustained from an accident. Members must have exhausted the full 51 week sickness benefit prior to claiming this benefit and must be able to provide evidence that their injuries from the accident will prevent them for another 12 months.

[Full qualifying terms and conditions can be found here.](#)

Fatal Accident Benefit

On the death of a qualifying member, Fatal Accident Benefit will be made to the member's legal representative or executor up to the value of £50,000 depending on date of accident and type of membership.

[Full qualifying terms and conditions can be found here.](#)

Funeral Benefit

A funeral benefit between £100-£1000 (depending on membership type and duration of service) is available to a member's nominee, personal representative, widow, widower, partner, next of kin or child responsible for the member's funeral arrangements.

[Full qualifying terms and conditions can be found here.](#)

Loss of Limb, Loss of Eye or Loss of Digit

A qualifying member who suffers an accident which causes loss, or loss of use, of limb or eye, or loss of digit may claim loss of limb or loss of eye or loss of digit would be entitled to receive £5,000 for the loss, or loss of use, of one limb or one eye. A member would be entitled to receive £10,000 for the loss, or loss of use, of two limbs or two eyes.

[Full qualifying terms and conditions can be found here.](#)