



# Your Benefits Hub guide

June 2020: version 1



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## Welcome to your Benefits Hub guide

As part of our people strategy we are committed to creating a great place to work and being an employer of choice.

Some of the ways we aim to achieve this is through:

- Our policy of encouraging flexible and agile working to help you maintain a healthy work/life balance.
- Our work to promote and improve diversity in our business, and benefit from a workforce with a wide range of backgrounds and identities.
- Our determination to 'do the right thing', to place sustainability at the centre of our work and use technology to support this.
- Our support for charity and community work, such as our volunteering scheme which enables you to give over 10,000 hours a year to hundreds of good causes.

Our new **Benefits Hub** is another example of this. It allows us to properly showcase all our existing benefits as well as the new ones we are gradually introducing, so it's easy for you to see what's on offer, make informed choices and personalise the benefits to suit you.

In the same way each one of you bring something special and unique to the company, we want to provide a special and unique range of benefits for you to choose from.

This guide gives you a summary of those benefits, together, all in one place. There are lots to choose from, as you browse through them, you will see they are aimed at helping you take control of your finances and providing a sense of security, so if the worst happens, you're covered; actively supporting you to be emotionally and physically healthy; and bringing together a suite of benefits designed to suit a wide range of lifestyles.

In the following pages, we tell you:

- How to find your way around the **Benefits Hub**.
- How to make your benefit choices.
- More information about each of the benefits available.

# A look at the Benefits Hub

The **Benefits Hub** is our dedicated benefits website. You can access the **Benefits Hub**:

- **From work:** if you are in the office or have logged in to the network remotely, you can check or change your benefits on the **Benefits Hub** platform directly via single sign on – no need for a username or password.
- **From home:** visit <https://SopraSteria.tbs.aon.com> and enter your username (your Employee ID) and password.
- **Using the app:** see page 6 for details.

Your **Benefits Hub** homepage is designed to make it as easy as possible for you to move around the website – all the key areas you will need are only a click away.

Click on each numbered section of the Benefits Hub homepage below for a quick little tour!

The screenshot shows the Benefits Hub homepage for a user named Annabelle. The interface includes a navigation bar, a welcome message, a video player, a 'My benefits' section with an 'Update my benefits' button, a 'Benefit statement' section with a progress bar, and a 'Benefit information' section with 'VIEW BENEFITS' and 'VIEW VIDEOS' buttons. At the bottom, there are four columns: 'Access the app' (DOWNLOAD NOW), 'My discounts' (SHOW ME DISCOUNTS, EDENRED DEALS), 'Your local offers' (FIND OUT MORE), and 'My profile' (SHOW ME MORE). Callouts 1-9 point to various elements: 1. Update my benefits button; 2. Benefit statement progress bar; 3. View benefits button; 4. Download now button; 5. Show me discounts button; 6. Find out more button; 7. Show me more button; 8. Show sensitive data? toggle; 9. Hub inbox area.

2. Here you can view the benefits you currently have in place. Choose 'Pending coverage' to see any changes you have recently made to your benefits which take effect in the next month.

4. Here you can find instructions to download the app (read more from page 6).

5. This link takes you to our discounts website with Edenred.

6. Here you can read about special 'local' offers closer to your area.

7. This section of the Hub includes the current information we have on file for you.

1. Click here when you want to make changes to your benefits.

3. Read about the full benefit range, find documents/links for providers' policy information and contact details. You can also watch our videos to get an overall idea of what's available.

8. This toggle will hide any sensitive data on your benefit statement preview.

9. Here is your Hub inbox – check here for any updates we may have sent since you were last on the site.

When you click through to choose your benefits, you only need to follow a few simple steps to check the details and confirm your choices:

Click each box below to zoom in on each helpful tip!

The screenshot shows the Benefits Hub interface with the following callout boxes:

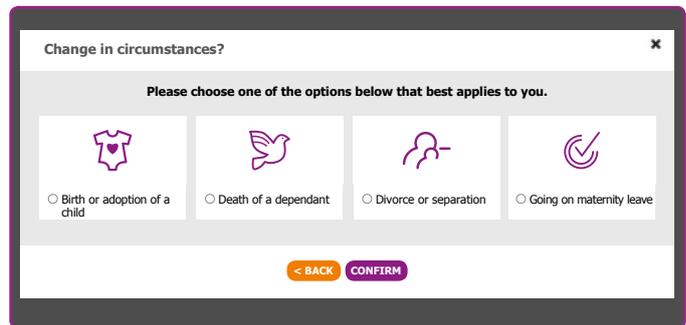
- Top Left:** All the figures on this screen are monthly. The Total Cost bar shows your gross salary (and any 'Flex Fund' amount if you have one). 'Benefit Spend' shows you the running total cost of the benefits as you choose them.
- Top Right:** Add or update any personal details about your dependants here. (You can then add them to the benefits of your choice under the 'Dependent coverage' summary tab.)
- Middle Left:** Scrolling down, you can see the benefit cost split between what you pay, and any funding from the company.
- Middle Left (below):** Click on the 'i' to read more about the benefit.
- Middle Left (below):** Click here to choose the benefit. You can then return to the main benefit page using the 'Continue/Back' button, whether you decide to choose the benefit or not.
- Bottom Left:** When you have chosen or made changes to all your benefits, click here to confirm your choices and accept the terms and conditions. We will send you a confirmation e-mail: if you do not receive this, log back into the Hub and make sure you have completed this final step successfully.

The interface shows a summary bar with: Total Cost, Salary: £20,833.34, Benefit Spend: £1,198.87, and Gross Residual Cash: £19,634.47. Below this are sections for 'Benefits you can currently choose' (Health & Wellbeing, Finance & Protection) and 'Benefits you may be able to choose' (Charitable Giving).

## Life events

If you experience a major change in your personal situation – such as becoming a parent, marriage or divorce – you may be able to change some of your benefits, whatever the time of year. We call these changes 'life events'.

You will be able to choose the life event that applies to you on the Hub. Then the benefit page will split the range into those benefits you can change following the life event, and those you can't.



## Flex Fund

If you qualify for a Flex Fund, it will appear at the top of the main benefit page under the Benefit Allowances category. It is the monthly funding available to you to spend on your benefits. You can spend more than your Flex Fund on benefits you want to sign up to.

Your Flex Fund is made up of a percentage of your salary. Please note that you do not have to use any of your Flex Fund on core benefits that we pay for, such as Life Assurance.

# The Benefits Hub app

With the Benefits Hub app, you can manage your benefits on the move. It is free to download from either the App Store or Google Play on any iOS or Android device.

1. Search for **'Aon TBS'** (Aon, our employee benefits provider, supplied the app).
2. Tap on **'GET'** to start downloading the app.
3. When the app finishes downloading, open it up to log in.
4. Type in your Benefits Hub username (this will be your employee ID) and password.
5. Enter the company PIN: **0748**.



Scan the QR code using your mobile camera to download the app

If you use fingerprint or face recognition to sign on, you'll only need to enter these details once, when you first use the app. You can update this under the app 'Settings'.

## Key features of the app

Click each box below to zoom in on each helpful tip!



1. Making your benefit choices for annual enrolment and making changes during the year.

2. Choosing 'anytime' benefits outside the annual enrolment window.

3. View personal details for you and your dependants.

4. Viewing information about the benefit range, as well as your current benefits, with the levels of cover you have chosen and dependants you have added.

5. Resetting your Benefits Hub password on the app login page if you need to.

6. Access discounts on the go, all year round.

7. View language preferences and switch on fingerprint or face recognition sign on.

## Technology you need to download the new app

On an iOS device, your operating system needs to be version 9.3 or later. You can check and update your current system by going to:

*Settings>General>About>Version*

On your Android device, your operating system needs to be version 6.0 or later. You can check and update your current system by going to:

*Settings>About phone>Android version*

## Your information is secure

Your username and password ensure that only you can get into your account through the app. Once you have completed your set-up, you will either need to enter your password, or tap in using fingerprint or face recognition, to reach your personal details.

The PIN allows us to identify you quickly and easily, so we can direct you to your company personal account.

## Access the app with ease

Once you have downloaded the app, your login details will get you into the app straightaway. You'll then be able to access your account using fingerprint or face recognition sign on after that.

Simply select 'Use fingerprint or face recognition' and follow the prompts to complete the set up (you must have fingerprint or face recognition capability and have this registered on your device). If you have stored anyone else's fingerprint, delete this before setting up fingerprint sign on.

You can then sign on to the **Benefits Hub** app using your fingerprint or face recognition.

## If you don't use fingerprint or face recognition sign on

You still only need to enter your username, password and company PIN once, the first time you log in – the app then saves your username and company PIN. However, you will need to enter your password each time to reach your account.

## Time out sessions

The app may time out your session for security purposes (just like the website) to protect your personal information. You will need to enter your password – or use your fingerprint – log back in if this happens.

## Help and support using the app

Please contact The People Hub, which is open between 8.30am and 5pm, Monday to Friday.

**Telephone** 01442 884444 (x7214)

**E-mail** [ThePeopleHub@soprasteria.com](mailto:ThePeopleHub@soprasteria.com)

**Online** through our People Portal 7am to 10pm, Monday to Sunday.

## Benefits at a glance

This table gives you a snapshot of the benefits available, highlighting whether:

- They carry tax or National Insurance savings;
- You can add your partner or family to the benefit; and
- Whether you can choose or change them once a year or at any time.

	 Tax saving	 NI saving	 Add dependants	 Annual enrolment	 Anytime benefit
<b>Health &amp; Wellbeing</b>					
Dental Insurance		✓	✓	✓	
Eye Vouchers					✓
Flu Jabs					
Gymflex		✓			✓
Health Cash Plan		✓	✓		✓
Health Screening		✓	✓		✓
Health Screening (Partner)		✓			✓
Medical Insurance		✓	✓	✓	
<b>Finance &amp; Protection</b>					
Car Allowance					
Critical Illness		✓	✓	✓	
Critical Illness (Partner)		✓		✓	
Life Assurance	✓	✓	✓	✓	
Life Assurance (Partner)		✓		✓	
Long Service Awards					
Pension	✓	✓			✓
Personal Accident Insurance		✓	✓	✓	
Share Incentive Plan	✓	✓			✓
<b>Leisure &amp; Lifestyle</b>					
Charitable Giving	✓				✓
Cycle to Work	✓	✓			✓
Dining Card		✓			✓
Discounts					✓
Employee Assistance Programme					✓
Holiday Buy and Sell	✓ (buy)	✓ (buy)		✓	
Season Ticket Loan					✓
Sopra Steria India Foundation					✓
Technology		✓			✓
Travel Account					✓
Travel Insurance		✓	✓		✓
Vehicle Breakdown Cover		✓	✓	✓	
Will Writing		✓	✓		✓

Read on from page 9 for short summaries of each benefit. You can find full details of the entire range on the [Benefits Hub](#).



## DENTAL INSURANCE

### Managing you and your family's dental costs, whether routine or emergency.

You choose the plan you want from the various levels of cover available, and pay for it with a regular monthly amount.

Then, whenever you need dental care – whether it is your usual check-up and resulting treatment, or you suffer a dental injury – you can pay the dentist in the usual way, then claim back the cost through the provider.

In this way, the benefit not only allows you to spread your dental bills into a manageable regular payment, it can save you significant expense if you need major work carried out.

Provided by **Simplyhealth** through their Denplan programme.

### You can:

- Choose or change this benefit once a year, during annual enrolment (or at other times, if you have a 'life event').
- Add your partner, children or both to this benefit (they must be on the same plan as you).
- Visit any dentist of your choice – private, NHS or Denplan.
- Receive treatment covered by the plan even while abroad.
- Use the 24-hour worldwide emergency hotline if you need urgent attention.

### Tax and National Insurance

You pay income tax on the cost of this benefit, but you will save on National Insurance.



*I am Kirsten and I work on the Projects and Systems team within SSCL based in Blackpool. The most important benefit to me has been the Dental Treatment. After speaking to another colleague, they told me to look at the dental benefits after I was discussing how much the treatment costs.*

*I selected this benefit in the upcoming election window and this has been more than beneficial. You pay the initial dental costs and then claim 100% back in most cases. The system is online, easy to use and I have received payment back to me within 5 days of submitting my claim which is fantastic. It has been so beneficial that I have now included my husband in the scheme (not quite sure who is benefitting most out of that one!) and would highly recommend it to any employee.*

**Kirsten, Projects & Systems Team, SSCL**



## EYE VOUCHERS

### Help with the costs of eye care.

If your role involves regular screen use, we will pay for you to have an eye test once every two years – and contribute towards corrective lenses if you need them.

All you need to do is e-mail The People Hub team at **ThePeopleHub@soprasteria.com** for a voucher. Make an appointment with your local Specsavers and take the voucher along. It will cover your eye test, and lenses from the Specsavers £45 range, if the optician decides you need them for screen use.

Provided by **Specsavers**.

### You can:

- Choose this benefit at any time – but please remember, once you receive your voucher and take your eye test, it is two years before you can apply for another.
- Upgrade to lenses from the £99 and above range, or spectacles if you need them for more than just screen work, at a £20 discount.
- Use another option if there is no Specsavers within 20 miles of your home or office, then claim the amount back on expenses.



## FLU JABS

To help keep you healthy, we give you the opportunity to have a winter flu vaccination each year. There are lots of reasons why it is worth having the flu jab:

- The vaccine will protect you against several strains of the flu virus.
- Even if you do catch the flu, it should help make your symptoms milder.
- It will also help to stop any vulnerable family or friends (especially the elderly, children, and pregnant women) catching it from you.

We will normally be in touch during September to make arrangements for your flu jab.



## GYMFLEX

### Saving money as you keep fit.

This scheme offers you discount membership at over 3,500 health clubs across the country.

You may have a number of different membership options to choose from, depending on the gym you join. But typically, you can expect up to 40% off the standard membership fee – and the National Insurance saving you make on this benefit adds up to an extra 12% off, if you are a basic rate taxpayer (or 2% if you pay higher or additional rate tax).

We will spread the annual membership charge across 12 monthly payments.

Provided by **Incorpore**.

### You can:

- Choose this benefit at any time – but please note that you cannot then change it for 12 months when your membership expires.
- Add your partner to the benefit and buy a joint membership.
- ‘Switch’ a discount membership to your current gym if they take part in the Gymflex scheme.

### Tax and National Insurance

You pay income tax on the cost of this benefit, but you will save on National Insurance.



## HEALTH CASH PLAN

### Cash back towards your medical bills and treatment costs.

This benefit covers a wide range of healthcare, including dentistry and eye care, prescription charges, and specialist therapies and treatments. (You can read the full list in the ‘Table of cover’ on the **Benefits Hub**.)

You choose the level of cover you want from the various options available, and pay for it with a regular monthly amount.

Then, whenever you receive your treatment, pay for it and keep the receipt – you will then be able to claim back the cost from the provider.

In this way, you can manage your healthcare costs – whether routine or unexpected – with regular payments and the knowledge that you are covered should you (or a family member) need major treatment.

Provided by **Simplyhealth**.

### You can:

- Add your partner, children or both to this benefit.
- Choose this benefit at any time – but then you cannot change it for the next 12 months.
- Claim through your online account with Simplyhealth and receive your refund within 5 days.

### Tax and National Insurance

You pay income tax on the cost of this benefit, but you will save on National Insurance.





## HEALTH SCREENING

**Supporting your health and wellbeing, year by year.**

A yearly assessment will give you a detailed idea of your current state of health. The assessment also includes:

- A session with a healthcare professional to go over your results and give you guidance for any positive action or lifestyle changes you could make; and
- A full report with your results in detail.

The assessment may also detect signs of illness, allowing you to take action at an early stage.

There are a number of different screening options available for you to choose from. We will then spread the cost of the assessment you choose into 12 monthly payments

Provided by **Nuffield**.

### You can:

- Read more about the details of each assessment option and find your nearest Nuffield centre by following the links to the Nuffield website from the **Benefits Hub**.
- Wait for Nuffield to e-mail you once they receive your details or contact them directly yourself to make an appointment.
- Choose or change this benefit once a year, during annual enrolment (or at other times, if you have a 'life event').
- Choose this benefit separately for your partner (see opposite).

### Tax and National Insurance

You pay income tax on the cost of this benefit, but you will save on National Insurance.



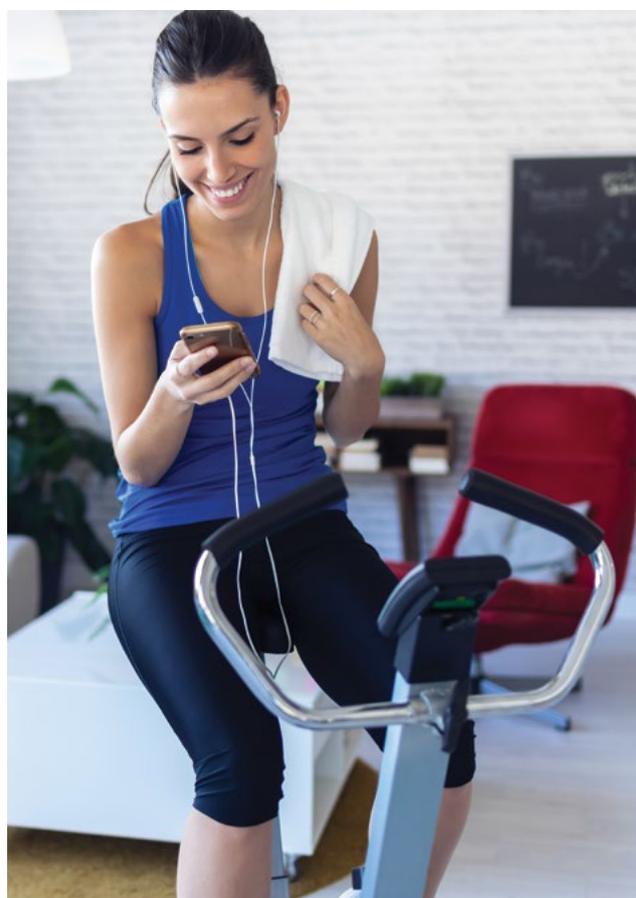
## HEALTH SCREENING (Partner)

You can also choose the Health Screening benefit separately on the **Benefits Hub** for your partner, as long as they are:

- Under age 70; and
- Your legal husband or wife, civil partner or long-term live-in partner.

The benefit works in exactly the same way as if you were arranging an assessment for yourself, and your partner will have the same screening options to choose from.

You can choose the Health Screening benefit for your partner without having to choose it for yourself.





## MEDICAL INSURANCE

### Fast access to private healthcare for you and your family.

This benefit allows you to receive private treatment for a wide range of conditions at a hospital or health centre convenient to you. It covers out-patient visits, day care or hospital stays as needed.

We pay for the contractual level of cover for you, in full. If you want to increase your cover above the standard level, we will spread the additional charge over 12 monthly payments.

If you need to make a claim, simply visit your GP for a referral, then call the provider to approve the treatment. They will give you an 'authorisation number' to take with you to the specialist, then take care of the payment on your behalf.

Provided by **AXA PPP Healthcare**.

### You can:

- Add your partner, children or both to this benefit.
- Choose or change this benefit once a year, during annual enrolment (or at other times, if you have a 'life event').
- Find the costs for the various levels of cover for you and your dependants on the **Benefits Hub**.
- Get access to the Virtual GP services which are included as part of your scheme membership.

### Tax and National Insurance

You pay income tax on the cost of this benefit (including the tax on the charges we pay for your contractual cover), but you will save on National Insurance.



*I'm Lucinda and I work in the Strategic Partnership Team at SSCL based in Manchester. I decided to take out the Medical Insurance as I was having reoccurring health issues with my young child.*

*At the age of 3 my child was referred to the ENT specialist with the NHS but unfortunately we were still waiting to see a consultant 4 months later, so I decided to use my Medical Insurance.*

*Following a referral from my GP we were in with the specialist within days and literally back into hospital to remove both tonsils and adenoids within another couple of days.*

*The care we received was the best and my son has been a picture of health ever since. Something I am eternally grateful for.*

**Lucinda, Senior Sales Consultant, SSCL**



## CAR ALLOWANCE

If you are entitled to a car allowance, it will be in your contract – or, perhaps, in a more recent document, such as a promotion letter, if you have qualified for the allowance since joining the company.

The value of the allowance will appear on the **Benefits Hub** as part of your salary details. (If you do not qualify for an allowance, this will simply show as a '0').

If you have any questions about this benefit, please contact The People Hub at

**ThePeopleHub@soprasteria.com.**



## CRITICAL ILLNESS

**Extra security and peace of mind – at the time you most need it.**

This benefit will pay you a tax-free cash sum if you are diagnosed with a serious illness or undergo a major operation.

You can choose the level of cover you want in multiples of £25,000, up to £500,000 (or up to 5 x your salary if lower).

The **Benefits Hub** will show you the cost of each level of cover (and if you are eligible for company funded cover), the site provides full details of the illnesses and procedures included in the benefit. It also outlines situations called 'exclusions', where the cover would not apply – for example, if your current illness is linked to one you have had before, or a 'pre-existing condition'.

Provided by **Aviva**.



## CRITICAL ILLNESS (Partner)

You can also choose the Critical Illness benefit separately on the **Benefits Hub** for your partner as long as you also choose it for yourself.

The benefit works in exactly the same way as your own cover – with the same multiples, upper limit, and National Insurance savings.

Please note that you cannot choose this benefit if your partner works for the company – they must choose Critical Illness cover in their own right.



### You can:

- Choose or change this benefit once a year, during annual enrolment (or at other times if you have a 'life event').
- Choose any level you want when you first join – after that you can increase cover by 1 x your salary, or reduce it by any multiple of salary, each year.
- Choose this benefit separately for your partner (see opposite) – your children (up to age 18, or 21 if in full-time education) are automatically covered for 25% of your cover up to £20,000.

### Tax and National Insurance

You pay income tax on the cost of this benefit, but you will save on National Insurance.





## LIFE ASSURANCE

### Protection for you and your family if the worst happens.

This benefit will pay out a one-off lump sum, if you were to die while still working for us.

We pay for life assurance up to a certain level of cover – this is in place for you automatically, as soon as you join the company. However, depending on your needs or personal situation, you can choose to pay towards a higher multiple of salary if you want to, or reduce the level of cover and receive some money back into your pay.

Please remember to complete the 'Expression of Wish' form, which you can link to from the **Benefits Hub**. The Trustees have the final decision over who receives any benefit payable, and they will take your wishes into account when making this decision.

Provided by **L&G**.

### You can:

- Change your level of life assurance once a year, during annual enrolment (or at other times if you have a 'life event').
- Choose any level you want when you first join – after that you can increase cover by 1 x your salary, or reduce it by any multiple of salary, each year.
- Choose this benefit separately for your partner (see page 16).

### Tax and National Insurance

You do not have to pay tax or National Insurance on this benefit (including any higher level of cover you choose). Please note, however, that if you reduce cover and receive cash back accordingly, you will pay tax and National Insurance on that along with the rest of your pay.

The precise details of cover depend on the terms, conditions and requirements of the policy, which may potentially change each year, and whether the provider considers them to be satisfied.

Please note, this is an overview of the cover available. Access to many of our benefits such as Life Assurance are subject to individual terms and conditions.



*I am Mike and I work in the post room at the SSCL Blackpool Centre of Excellence. I was transferred from a temporary role to fixed term in February 2019 which then meant that I would be able to take advantage of the lifestyle benefits the Company has to offer.*

*As my standard Life Assurance benefit was 1 x my reference salary, I was particularly interested in how much it would cost me to increase the amount my wife could receive in the event of my death in service. It turned out to be very simple to action and, in my opinion, extremely inexpensive to pay for. In detail, my Life Assurance benefit is now 5 x my reference salary at a monthly cost of £8.50. A brilliant and inexpensive way to provide peace of mind for both of us. I would recommend it to anyone.*

**Mike, Process Assistant, SSCL**



## LIFE ASSURANCE (Partner)

You can also choose life assurance separately on the **Benefits Hub** for your partner. Instead of multiples of salary, cover is available in multiples of £10,000 between £10,000 and £150,000.

Otherwise, the benefit works in the same way. After choosing the level you would like for your partner first time round, in later years you can increase cover by one £10,000 multiple only, or reduce it by any multiple of £10,000, each year. You can find the costs for the cover levels available on the **Benefits Hub**.

You pay income tax on the cost of this benefit, but you will save on National Insurance.



*I am Richard and I work as the Business Analyst for SSCL IT Service Operations based in Newport*

*In 2015, my wife's role as a Chartered Financial Advisor at a well-known high street bank was made redundant which, as you can imagine, was a shock for our family. After a few weeks of relaxing over the summer, my wife made the courageous decision to go self-employed.*

*Whilst setting up her new venture, it quickly became apparent that she'd not only lost her role, we'd both in fact lost out of many benefits that came as a package from her previous employment (such as Life Assurance, Critical Illness and Medical Insurance).*

*As a result, when our new election process opened in the following months I elected Partner Life Assurance. This benefit is great because we know we are covered for things such as having insurance to cover any outstanding debts, like the mortgage, credit cards, car loans and an income to cover everyday living expenses.*

**Richard, Business Analyst, SSCL**



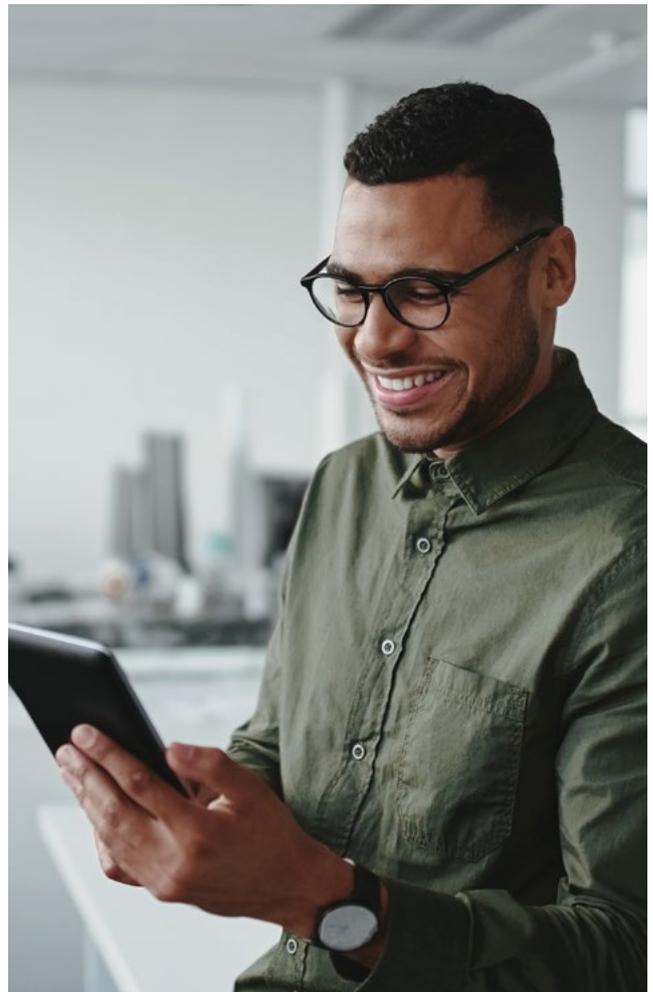
## LONG SERVICE AWARDS

To show our appreciation for the loyalty those of you with long periods of service have shown the company, we give awards at every 10-year milestone.

At 10 years' service, you will receive a gift of £250, then at each 10-year anniversary after that, you will receive a gift of £500.

You will receive the gift as a 'Compliment Card', which you can then use like a voucher at a range of shops and retailers. You can link to the full details from the **Benefits Hub**.

Please note, access to many of our benefits such as Long Service Awards are subject to individual terms and conditions.





## PENSION

### Saving for retirement – with the company's support.

No matter how distant retirement may seem, it is never too early to start planning ahead. The sooner you start saving, the better your standard of living is likely to be after you stop work.

Company pension schemes are seen as a good way to save over the long term because:

- You get extra financial help from the company that you would otherwise miss out on.
- The money you save is invested, giving it the opportunity to grow more quickly.
- Tax advantages apply to pension schemes, making your savings go further.

In line with Government rules aiming to give everyone the chance to save in a company pension arrangement, we enrol you in our scheme automatically, one month after you join us. Your contributions will start at 4% of your basic pay, and we will match this with a further 4% – doubling the amount going into your savings.

### You can:

- Pay more into your savings if you want to – 4% is simply the minimum contribution needed to receive the company's 4% contribution each month.
- Change your contribution rate at any time during the year.
- Link to full details of your scheme, including your investment and benefit options, from the Benefits Hub.

### Tax and National Insurance

You do not have to pay income tax or National Insurance on this benefit – 'tax relief' applies to your contributions, so the cost to you in your take-home pay is less than the amount going into your savings. (However, please note that you will pay tax on your pension when you receive it, in the same way you do on your current income.)

Please note, access to many of our benefits such as our Group Personal Pension are subject to individual terms and conditions.





## PERSONAL ACCIDENT INSURANCE

### Financial aid following accident or injury.

This benefit will pay a tax-free cash sum if you cannot work, become disabled or die after suffering an accident. You may also be able to claim following more minor injuries (for example, broken bones or dental emergencies).

You can choose the level of cover you want in multiples of £25,000 up to £500,000.

Provided by **Crispin Speers**.

### You can:

- Add your partner to this benefit – your children (up to age 18, or 23 if in full-time education) are automatically covered for half the level you choose yourself.
- Choose or change this benefit once a year, during annual enrolment (or at other times, if you have a 'life event').
- Find the costs for the various levels of cover for you and your dependants on the **Benefits Hub**.

### Tax and National Insurance

You pay income tax on the cost of this benefit, but you will save on National Insurance.



## SHARE INCENTIVE PLAN

### Share in the company's success.

We are committed to giving our employees the chance to own a part of Sopra Steria and benefit directly from their hard work and the resulting achievements.

With this in mind, we offer you membership of a Share Incentive Plan, where we add a free share from the Employee Trust to every share you buy yourself.

The Plan is open all year to anyone wishing to sign up with around 25% of our UK staff already taking part.

Provided by **Computershare**.

### You can:

- Watch a video about the Plan on the **Benefits Hub** to learn how you can benefit from taking part.
- The Hub contains a Share Incentive Plan brochure that provides full details about the Plan.



*I am Ruth and I am the Head of Record to Report and Accounting within SSCL, based in the Blackpool Centre of Excellence. The benefit I took out a few years ago was the Share Incentive Plan. I thought this would be a great way to invest in the Company and share in its success.*

*Not only did I receive tax relief on the amount I invested in shares, as my contribution was deducted from my pay before tax, but the Employee Trust also gave me free matching shares. Each time my monthly contributions built up to the cost of a share, one share (a 'Partnership' share) was bought for me and one matching share was given to me. I then owned both of these shares.*

*I think this is an excellent personal investment for those who are committed to a future with the Company.*

**Ruth, R2R & Accounting Lead, SSCL**



## CHARITABLE GIVING

Make donations go further with 'Give As You Earn'.

This benefit allows you to give to the UK charities of your choice, directly from your salary. This means that your donation comes from your salary before tax – in the same way as a pension contribution, for example – meaning the charity receives even more.

Your monthly donations go into an online charity account. You can then manage the account in whatever way you want – paying regular amounts or stand-alone cash sums to any number of charities or appeals you wish to support.

Provided by **Charities Aid Foundation (CAF)**.

### You can:

- Choose this benefit at any time.
- Pay any amount you choose into your account above £4 a month – there is no upper limit.
- Link to the CAF website from the **Benefits Hub** for more details about the scheme, or to change the charities you support.

### Tax and National Insurance

Your donations will go into your charity account free of income tax. There is no National Insurance saving on this benefit.



## CYCLE TO WORK

Improve the planet's wellbeing – while you get fit.

This benefit allows you to hire a bike and equipment for your journey to work over a 12-month period. You can make your choice at Halfords, Cycle Republic, Tredz.co.uk and a number of other retailers, in-store or online.

You can ride the bike for leisure as well, as long as over 50% of its use is for your commute. This means you qualify for tax savings, which could be up to 42% off the price of the bike.

When the 12-month hire period is over, you can buy the bike for its market value, hire it for longer at no cost (as long as you keep to the '50% commute' rule) or return it.

Provided by **Cycle2Work**.

### You can:

- Choose this benefit at any time – but please note that you cannot hire another bike for 12 months.
- Select up to £2,000 value for your bike and accessories.
- Link from to **Benefits Hub** to all the retailers' websites to browse the full range of bikes and accessories available.

### Tax and National Insurance

You do not have to pay income tax or National Insurance on the cost of this benefit.





## DINING CARD

### Two dining clubs, double the discount offers.

This benefit allows you to buy membership to one or both of the UK's leading dining clubs. They offer slightly different types of discount:

- **tastecard** offers 50% off food or 2-for-1 meals. Restaurant chains taking part include Pizza Express, Chiquito, Café Rouge, Prezzo, Yo!, Ed's Easy Diner, Ask Italian and Pizza Hut.
- **Gourmet Society** offers 25% off the total bill or 50% off food. Restaurant chains taking part include Gaucho, Bella Italia, Malmaison, Vintage Inns and Loch Fyne.

Some restaurants take part in both schemes. Each card costs £29.99, and you can buy up to five cards for you and your family and friends to use.

Provided by **tastecard** and **Gourmet Society**.

### You can:

- Choose this benefit at any time - but please note that you cannot then change it for 12 months.
- Link from the **Benefits Hub** to both the tastecard and Gourmet Society websites for full details of the offers available.
- Gain exclusive membership of the tastecard+ and GS+ member-only sites that provide extra deals on leisure activities, such as cinema tickets and hotel stays.
- Download free apps for both clubs to view your 'digital card' and keep track of your savings.

### Tax and National Insurance

You pay income tax and National Insurance on the cost of this benefit.



## DISCOUNTS

### A wide range of savings and discounts available all year round!

Most of us have discount websites bookmarked or discount emails filed away - how about having thousands of big brand offers in one place, with a chance to treat yourself, book a last-minute city break with the family or buy discounted tickets for a show you and your friends have been wanting to go to?

Edenred deals has all this and more, giving you access to an exclusive site full of savings. You get direct access from the **Benefits Hub**.

Find savings for your favourite high street shops, save on your groceries and access cinema tickets and restaurants offers.





## EMPLOYEE ASSISTANCE PROGRAMME

**Free and confidential support – just a phone call away.**

The 'EAP' team are available to help in a wide range of areas:

- Money matters, including personal finances, managing debt and arranging a loan or mortgage.
- Personal problems, covering family life, relationships and mental or physical health issues.
- Work-related issues, such as returning after a long absence, or preparing for retirement.

Qualified counsellors are on hand to listen actively and impartially, and provide practical support in any situation where you may need help to cope. They may offer face-to-face counselling to you, if appropriate.

Provided by **Aviva Care first**.

### **You can:**

- Call the EAP helpline at any time, 24 hours a day, 7 days a week.
- Make contact online through the EAP website or the mental wellbeing app 'Thrive'.
- Find the full contact details and links to further information on the **Benefits Hub**.





## HOLIDAY BUY AND SELL

### Buy or sell holiday to suit your needs each year.

While you have a fixed leave allowance every year, there might be years when you could do with some more time off, perhaps for a special trip or celebration. On the other hand, there may be times when some extra funds would be more useful – perhaps for work on the house.

Please remember to check with your manager before trading any holiday.

### You can:

- Change the amount of holiday you buy or sell once a year, during annual enrolment.
- Buy or sell holiday in exactly the same way if you are part-time.

### Tax and National Insurance

When buying holiday, you do not have to pay income tax and National Insurance on the salary you give up.

When selling holiday and receiving money back into your salary, you will pay tax and National Insurance on it along with the rest of your pay.

Please note, access to many of our benefits such as Holiday Buy and Sell are subject to individual terms and conditions.

**buy:**    **sell:** 

*I am Alex and I work within the Design Team based in Edinburgh. Having family or friends living far away, you are always short of annual leave to travel. However, by being able to buy additional annual leave at Sopra Steria, I have been able to maximise the quality time I spend with them, at a very reasonable cost, and safe in the knowledge I can always exchange any extra days I may end up not using.*

*Having that flexibility is invaluable and last year I was able to help my brother with his house move and attend the housewarming celebration thanks to having some extra days left at the end of the year.*

**Alex, Senior UX Consultant,  
Government**



## SEASON TICKET LOAN

### Ease the financial stress of rail travel.

We recognise the substantial costs that can be incurred by employees travelling to work.

You can receive a loan from the company for the full value of your annual season ticket, then repay it in a series of monthly instalments up to a maximum of 12.

Just link to the form from the **Benefits Hub**, complete and return it with a scan of the receipt from your purchase of the ticket.

### You can:

- Choose this benefit at any time – but you will not be able to choose your next ticket for 12 months.



## SOPRA STERIA INDIA FOUNDATION

The Sopra Steria India Foundation (SSIF) provides education and training to give children and young people from poor backgrounds a better start in life. The money it raises helps to put 70,000 children through school every year.

In the same way as the Charitable Giving benefit, you can choose to make regular donations to the SSIF directly from your salary. Look for 'Sopra Steria India Foundation' on the **Benefits Hub** for the details.





## TECHNOLOGY

### Keep up to date and manage the cost.

This benefit allows you to choose devices and accessories from a wide-range of products supplied by market-leading brands.

#### You have access to:

- Apple's entire range – which includes the iMac, MacBook, iPad, iPhone, Apple Watch and Home Pod; plus
- A selection of products from (among others) Bose, Beats, HP, Lenovo, Samsung, Sony and Toshiba.

You can spend up to £1,000 overall – although, bear in mind that the National Insurance saving on this benefit will mean you actually pay less.

You qualify for this benefit once you have completed one-year service with the company. This benefit has a 12-month repayment period and once you have submitted your choice you, will be unable to change it for 12 months, even if you experience a valid life event.

Provided by **Stormfront Retail Ltd.**

#### You can:

- Choose this benefit at any time – but remember that you cannot then choose any further products for 12 months.
- Choose a number of products – you are not limited to just one. Remember to stay within the spend limit.
- Link from the **Benefits Hub** to the provider's website with the full range of products available, a round-up of the latest 'must-have' kit, and more details about the scheme.

### Tax and National Insurance

You pay income tax on the cost of this benefit, but you will save on National Insurance.



## TRAVEL ACCOUNT

### Get away with hundreds of pounds' worth of savings, discounts and offers.

This benefit allows you to choose an amount of up to £1,000 a year to go into a travel account, towards your holiday costs. We will spread the repayments across 12 affordable monthly amounts – but you will be able to use the full value of your account straightaway.

In this way, you can take advantage of sales, 'early bird' offers or last-minute deals – no need to put it on your credit card, or worse, miss out altogether if the money isn't available there and then.

Provided by **Travel Accounts.**

#### You can:

- Choose this benefit at any time – but please note that you cannot then change it for 12 months.
- Put the money in your account towards one main holiday, or spread it across several shorter trips.
- Use the benefit's 'concierge' service to plan and book your flights and accommodation with most high-street travel agencies.

### Tax and National Insurance

You pay income tax on the cost of this benefit, but you will save on National Insurance.





## TRAVEL INSURANCE

### Peace of mind for you and your family while abroad.

You can choose from four travel options:

- European (no winter sports)
- European (with winter sports)
- Worldwide (no winter sports)
- Worldwide (with winter sports)

Whichever option you choose, you are covered for any number of trips during the year (with a maximum 60 days for your longest single trip).

The benefit also includes £10 million emergency medical cover, emergency dental cover, a 24/7 helpline, and travel and accommodation refunds if you have to cancel the trip.

Provided by **Crispin Speers**.

### You can:

- Add your partner and children to this benefit – they will still be covered even if they are travelling by themselves, without you.
- Choose or change this benefit once a year, during annual enrolment (or at other times, if you have a 'life event').
- Find the costs for the various levels of cover for you and your dependants on the **Benefits Hub**.

### Tax and National Insurance

You pay income tax on the cost of this benefit, but you will save on National Insurance.



*I am Darren and I work as a Test and Release Manager for SSCL at the Blackpool Centre of Excellence. The most valuable benefit to me has been the Travel Insurance. This not only brings you piece of mind but is also invaluable especially in the troubled times we now live in.*

*I love travelling and 3 years ago I had 3 holidays booked within a short timeframe. Unfortunately, prior to me going on these holidays, I snapped my Achilles tendon (ouch!) and was unable to travel on any of my breaks.*

*With my Travel Insurance that I had purchased through the benefits platform, I was able to receive a full refund with the utmost of ease and the minimum amount of paperwork. There is always a friendly voice on the end of the line whenever you need to contact Crispin Speers (the Travel Insurance provider) again with the minimum of automated frustrating button pressing needed.*

*During the COVID-19 crisis I had another holiday booked, I knew my holiday was going to be cancelled but at first, I was unsure as to whether my holiday provider would issue a refund. Rather than having to stress and worry about whether I would receive a refund from the holiday provider, I always knew in the back of my mind that I could make a claim with ease through Crispin Speers if needed. In this instance my holiday provider refunded me but knowing that I had my Travel Insurance as a back-up gave me full peace of mind.*

**Darren,**  
**Test and Release Manager, SSCL**



## VEHICLE BREAKDOWN COVER

Help available when you're on the road.

You can insure up to three vehicles for one of the following levels of cover:

- **Level 1** – Roadside Rescue and Nationwide Recovery.
- **Level 2** – as level 1, plus At Home.
- **Level 3** – as levels 1 & 2, plus Onward Travel.
- **Level 4** – full UK cover and European Multi-Trip (full cover).

Once your cover is in place, the service will be available to you 24 hours a day, 365 days a year. It applies to the vehicle rather than the person – so a family member or friend will still be able to get help if they are driving the vehicle at the time.

Provided by **Vehicle Benefits** and the **RAC**.

**You can:**

- Choose this benefit at any time – but please note that you cannot then change it for 12 months.
- Find the costs for the various levels of cover on the **Benefits Hub**.

### Tax and National Insurance

You pay income tax on the cost of this benefit, but you will save on National Insurance.





## WILL WRITING

### Making sure your assets go to the right people after you are gone.

Making a will can be daunting, but this service guides you through the process as smoothly and sensitively as possible.

There are four levels of service:

- **Standard** service is broadly suitable if you have a relatively modest amount to leave, and would like to go to family, friends or charities. It covers (among other things) the appointments of executors or guardians, and the distribution of your estate.
- **Advanced** service is more suitable if you have a more complex legacy – for example, you may need or want to leave assets in trust for children from more than one relationship, you have vulnerable dependants who will rely on others after your death, or you have a particularly large amount to leave.

Then, for either of the above options, you can choose a 'single' version, or 'joint', if you are married or in a relationship.

Provided by **James McKenzie**.

### You can:

- Choose or change this benefit once a year, during annual enrolment.
- Find the costs for the various levels of service on the **Benefits Hub**.

### Tax and National Insurance

You pay income tax on the cost of this benefit, but you will save on National Insurance.



*Using the Will Writing Service allowed my husband and I to set up our wills without the hassle of going back and forth to a company's office.*

*I'm Kathryn, I work on the Travel Desk and I'm based in Newcastle. I have used this benefit because the price is really reasonable and it's very convenient. My husband and I both work full time and have young children so being able to set up our wills without having to travel to a company's office was what attracted us to this benefit. We had looked at setting up our wills previously but were put off by the price, which was more without including petrol and parking costs.*

*Being able to liaise with James McKenzie without having to meet face to face has meant we don't have to sacrifice family time on a weekend to get our wills in place. The process has been straightforward and a lot easier than I was expecting.*

**Kathryn,**  
**Travel Desk Team Leader, F&CS**



## Finding out more

Help and support is available from The People Hub between 8.30am and 5pm, Monday to Friday.

 01442 884444 (x7214)

 [ThePeopleHub@soprasteria.com](mailto:ThePeopleHub@soprasteria.com)

Online through our People Portal 7am to 10pm, Monday to Sunday.