



# UK Benefits At-A-Glance

# You & your benefits

A partnership for good health



## UK EMPLOYEE BENEFITS SUMMARY

The rewards for working at R&Q include more than just a job and a regular paycheck. They support your well-being through valuable benefits for your health, financial security, and life outside of work.

Below is a summary of the benefits that R&Q may offer to permanent UK employees. If eligible, details of your benefits will be stated in your contract or employment.

<b>Childcare</b>	Due to recent government changes, the childcare scheme has closed to new entrants. If you require any other information on Tax Free Childcare, please visit <a href="http://www.childcarechoices.gov.uk">www.childcarechoices.gov.uk</a> .
<b>Employee Assistance Programmes (EAP)</b>	Zurich Health Assured is a free and confidential EAP. It can be accessed by telephone or online and covers a range of topics affecting health, family, money matters and work.
<b>Eyecare</b>	All employees who use a VDU are eligible to receive a free annual eye test. If VDU corrective lenses are recommended the Company will provide a voucher to put towards the cost of the spectacles. A certificate of recommendation signed and stamped by your optician will be required.
<b>Flu Vaccination Voucher Scheme</b>	All employees are eligible to receive a flu vaccination voucher once a year which will cover the cost of the flu vaccination. The voucher will allow you to have the vaccination at a local provider.
<b>Gym Membership</b>	All employees are entitled to join the Corporate Gym Membership scheme with Fitness First, upon completion of their probation period. The monthly membership cost will be deducted directly from your net salary on a monthly basis.
<b>Holidays</b>	Your holiday entitlement is outlined in your contract of employment
<b>Life Assurance Scheme</b>	All employees are covered for Life Assurance from their first day of employment. The level of cover is currently four times base salary. Cover is dependent upon the scheme rules and a free cover limit applies. Further information on the scheme can be obtained from the HR department.
<b>Pension Scheme</b>	All employees are eligible to join the Company Group Personal Pension (GPP) through Royal London after three (3) months of employment with R&Q as long as you meet the criteria. The Company operates a pension contribution matching scheme: 2% above any contribution you make of your base salary up to a maximum of 8% employer contribution. The minimum employee contribution will be 3% (employer contribution 5%). The company operates a salary sacrifice employee pension contribution scheme. Details can be obtained from a member of the HR Team.

<b>Permanent Health Insurance (PHI)</b>	From the first day of employment, employees are eligible for cover under the Permanent Health Insurance scheme. Cover will be dependent upon the scheme rules. The provision is for up to 75% of base salary if you are unable to work for a long period of time due to a medical reason and subject to acceptance and authorisation by the insurer.
<b>Private Medical Insurance (PMI)</b>	<p>Upon successful completion of a probationary period, employees become eligible to participate in the Company's private medical healthcare scheme, subject to the rules of the scheme.</p> <p>R&amp;Q has now registered with HMRC to payroll the taxable benefits provided to employees on a monthly basis from April 2018 onwards. As you are paid monthly, it will be necessary for payroll to calculate the monthly cash equivalent of the benefit you receive and add this to your payslip so that you pay tax on the benefit at source. For further information, please speak to a member of the HR Team.</p>
<b>MediCash</b>	<p>Medicash is a cash plan providing cover for everyday benefits from dental treatment to optical care, as well as a range of other healthcare treatments.</p> <ul style="list-style-type: none"> <li>• MediCash is a taxable benefit</li> <li>• The annual premium is £65 per person</li> <li>• Children up to the age of 24 are free and will gain 50% of the allowances</li> <li>• You can upgrade your Medicash plan or add dependants at an extra cost to you</li> </ul> <p>All employees are entitled to <b>Level 1</b> cover.</p>
<b>Season Ticket Loans</b>	The Company offers all employees the opportunity to obtain an annual interest-free season ticket loan, which is to be used to obtain travel passes or parking permit passes only. For further information, please speak to a member of the HR Team.
<b>Sick Pay</b>	The company operates a discretionary sick pay scheme. Details can be found in your Employment Agreement and the Company's Attendance Policy.

### **Training and professional studies**

The Company encourages personal development by way of undertaking further study for professional qualifications relevant to your role. This will help you in the development of your knowledge and skills, enabling you to fulfil your duties to the best of your ability.

Before applying for study, you should discuss with your manager in the first instance and a member of the HR department. Where appropriate, study contracts will be drawn up before the course begins.

*\*If a benefit provider refuses for any reason to provide a benefit to you, the Company shall not be liable to provide any replacement benefit of the same or similar kind or to pay any compensation in lieu of such benefit.*