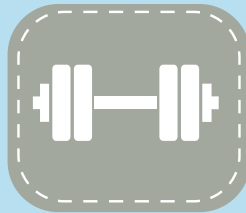


Flexi-care

Your Flexible Benefits





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Welcome to Flexi-care

Flexi-care is your dedicated online flexible benefits system. It allows you to choose benefits that suit you and your lifestyle.

Flexi-care demonstrates our commitment to providing competitive benefits options for our employees.

This guide provides an overview of the benefits that are available to you. Your benefits are split into the following three categories: **Lifestyle, Health and Wealth**

LIFESTYLE

- Cycle2Work
- Dining Card
- GymFlex
- Holiday Trading
- Travel insurance



The Lifestyle benefits can help you make the most of balancing work with your personal life.

HEALTH

- Healthcare Cash Plan
- Employee Assistance
- Occupational Health



The Health benefits give you options to look after your health and well being.

WEALTH

- Pension
- Life Assurance



The wealth benefits help you plan for the future.*

*All details regarding wealth benefits will be available on Flexi-care.

The travel insurance, holiday trading and healthcare cash plan are only available during the annual enrolment window. All other benefits are available at any time throughout the year.

Important note: Some of the benefits we offer need a significant financial commitment from you. You should consider the cost of each benefit very carefully.

You can find more information about all the benefits by logging on to Flexi-care from CareysConnect.

How to Start & Salary Exchange

Flexi-care is where you can choose and manage your benefits. These benefits can be selected during different periods, see below for details.

Anytime Benefits

Most of the choices on Flexi-care are anytime benefits. You can log on to Flexi-care and choose these benefits within the monthly enrolment window. However, you do need to remember that some of these benefits mean that you have to agree to an annual membership when you select them.

ANY
TIME

Annual Benefits

There are also annual benefits. This means you can only choose, change or stop these benefits once a year during the enrolment window unless you have a life event. (See below). Eligible new joiners will have a period of time from joining or completing their probation to select available annual benefits.

ANNUAL

Life Events

Sometimes your personal situation can change at work or at home, which means the benefit choices you have may no longer be suitable to you. These are called life events.

If you have a life event, you may be able to change your benefits outside the enrolment window. For example, if you have a child you may want to upgrade your travel insurance benefit to include family cover.

We provide some life events automatically for you via payroll (e.g promotions) and others you can declare yourself on Flexi-care.

Salary Exchange

When you choose your benefits through Flexi-care you are asking us as your employer to make a deduction from your salary on your behalf and this in turn may enable you to reduce your before tax pay.

SAVE
NI

SAVE
TAX

The reduction means that you could save tax and national insurance contributions.

Paying Tax

If the benefit that you choose means that you have to pay tax, we will add the cost of the benefit to your P11D form. This form is used to report benefits to HMRC that do not get taxed via payroll. This means your tax code will be adjusted to reflect the taxes due. This will happen automatically and you will receive a copy of your P11D.

When will payments of benefits start?

They will start the month after the enrolment window has closed and we have reviewed and confirmed all your benefit choices.

Paid Weekly

Payment of benefits will start on the 1st Friday of the month following your selections in the previous month.

Paid Monthly

Payment of benefits will start on the last Thursday of the month following your selections in the previous month.



Dining Card

Tastecard is the UK's largest diners club. As a member you can receive discounts at many restaurants. In addition to this, you receive access to Tastecard+, which offers discounts from cinema tickets to family days out.

**ANY
TIME**

This is an anytime benefit, so you can choose it all year round.

If you are a new joiner this is available to you when you start.

If you decide to choose this benefit the cost of the annual membership (£29.99) will be deducted from your pay in one lump sum the month after you have chosen this benefit.

EXAMPLE

You can treat your family or friends to dinner with many discounts such as '2 for 1' meals at many restaurants, by mentioning Tastecard in your booking.

Visit Flexi-care Dining Card for further information



GymFlex

GymFlex is an online service which lets you purchase gym memberships at discounted corporate rates from a wide range of health clubs, gym's and leisure centres across the country.

**ANY
TIME**

This is an anytime benefit, so you can choose it all year round.

If you are a new joiner this is available to you when you successfully complete your probationary period.

**SAVE
NI**

If you decide to choose Gymflex the cost of the annual membership would be deducted from your salary on a weekly or monthly basis. The deductions would begin the month after you have chosen this benefit.

Please note when choosing this benefit, you are committed to paying for this for the 12 month period. You cannot change or end the agreement.

EXAMPLE

If you were to take out gym membership of £30 per month, you would save National Insurance and the effective cost would be £26.40 per month (based on a basic rate tax payer).

Visit Flexi-care GymFlex for further information



Travel Insurance

If you are planning any holidays this year you can select travel insurance with Flexi-care which allows you and your family (if selected) to have peace of mind when you are on holiday, knowing that if the unexpected happens you will be covered. This benefit is provided by Crispin Speers & Partner.

There are four levels of cover to choose from for Europe or Worldwide cover and the option to include winter sports. You can add your spouse/partner and/or children to the policy at an additional cost.

ANNUAL

This is an annual benefit, so you will only be able to start it, stop it or make changes within the annual enrolment window.

SAVE NI

If you are a new joiner this is available to you when you start. You may be able to change your cover if you have a life event.

You pay tax on this benefit but you make national insurance savings.

EXAMPLE

You can choose single cover for Europe (excluding winter sports) at the annual cost of £44.40. You would save National Insurance and the effective annual cost would be as low as £39.07 (based on a basic rate tax payer).

Visit Flexi-care Travel Insurance for further information



Cycle2Work

You can use this benefit to hire a bike for your journey to and from work. It is a chance for you to keep fit and save money. This benefit is provided by Evans Cycles.

You can choose an amount of up to £1,000 towards hiring a bike and accessories. If you decide to join this scheme, there is a 12 month hire agreement.

ANY TIME

This is an anytime benefit, so you can choose it all year round.

If you are a new joiner this is available to you when you successfully complete your probationary period.

SAVE TAX

The cost of this benefit will be deducted from your salary on a weekly or monthly basis. The deductions would begin the month after you have chosen this benefit.

SAVE NI

Please note when choosing this benefit, you are committed to paying for this for the 12 month period. You cannot change or end the agreement.

EXAMPLE

You can choose to hire a bike and accessories worth £1,000 and for a basic rate tax payer based on national insurance and tax savings the effective cost of the bike would be £680.00. This would be a net monthly cost of £57.00 (based on a basic rate tax payer).

Visit Flexi-care Cycle2Work for further information



Holiday Trading

As an addition to your contractual holiday entitlement, we offer you the opportunity to trade your holiday days up or down to suit your requirements, by allowing you to buy or sell annual leave.

ANNUAL

This is an annual benefit, so you will only be able to select it, within the annual enrolment window.

SAVE TAX

If you choose to buy holidays the cost would be spread over a 11 month period and you can make national insurance and tax savings.

SAVE NI

If you choose to sell holiday the amount would be credited to your pay over a 12 month period following your selection in the annual enrolment window. *

Please note restrictions on holiday trading apply to meet statutory and company obligations.

EXAMPLE

For someone who earns £24,000 per annum, one day of additional annual leave will cost you £92.31 for the year. So if you choose to buy 4 additional days of annual leave, this will cost you £369.24. As a basic rate tax payer, your savings will be £118.15 over the year.

Visit Flexi-care Holiday Trading for further information



Healthcare Cash Plan

The Healthcare Cash plan can help you manage your medical costs such as dental checks and eyecare or paying to see a specialist. This benefit is provided by Simply Health.

There are five levels of cover to choose from. You can add your spouse/partner at an additional cost. Children are covered automatically under both single and family cover until they are 21 years old (and 24 years old if in full time education).

If you choose this benefit, you pay for the treatment as normal and then claim a refund. The refunds you are entitled to depend on the level of cover you have chosen.

ANNUAL

This is an annual benefit, so you will only be able to start it, stop it or make changes within the annual enrolment window. It is available to you if you are a new joiner. You may be able to change your cover if you have a life event.

SAVE NI

You pay tax on this benefit but you make national insurance savings.

EXAMPLE

You can choose single Level 1 cover for £6.25 per month. You would save National Insurance and the effective cost would be £5.50 per month (based on a basic rate tax payer).

Visit Flexi-care Health Cash Plan for further information

Getting Started on Flexi-care

To log on to Flexi-care please visit CareysConnect and select the Flexi-care icon or go to flexicare.careysplc.co.uk



1. Log in

Log in to Flexi-care with your username and password (this will be sent to you. If you have not received login details please contact the HR department).



2. Homepage

On the homepage your total reward statement will be displayed.



3. Your Benefits

Click on 'Benefits' to see your benefits overview. This includes a list of 'active' benefits, as well as those you are eligible for.



4. Choose your benefits

To view your eligible benefits, click on the ▼ and select eligible.



All the benefits that are available to you will be now displayed. .



If you click on the ⓘ this will provide you with a description of each benefit.



To choose a benefit click on SELECT BENEFIT then click SELECT on the benefit you wish to choose.



6. Confirm your choice

In the pop up window, check the details are correct and click CONFIRM.



Then select CONFIRM SELECTION.



Finally, when you are happy with your selections, you will need to confirm and agree the salary sacrifice agreement.



You may need to complete any further information requested.



Your selection has now been confirmed.



Help and Guidance

If you have any questions about your benefits, or about your reward statement, please contact hr.department@careysplc.co.uk or call a member of the HR team on 020 8900 0221.

This document does not constitute a benefits promise or convey any other contractual entitlement. The benefits offered in this leaflet may be changed in the future or be removed entirely at the discretion of the company or any group company. For details of your core entitlement to company benefits please refer to your contract of employment. For the avoidance of any doubt, if there is any conflict between matters set out in this leaflet and your contract of employment, the terms contained in your contract of employment will prevail.