Dig into your benefits

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Bentley Benefits

Bentley

MMBC HR | JN Bentley Benefits Guide | Weekly employees
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Overview

In this booklet you'll find an overview of the wide range of benefits that are available to all permanent JN Bentley weekly-paid employees, including those that you can 'flex' at specific times during the year. These flexible benefits allow you to tailor your benefits package to suit you.

Full details about each benefit can be found on Bentley Benefits, our online benefits portal. This is where you'll also be able to make benefit changes and view your Total Reward Statement.

If you're a new starter, look out for the email with your temporary password to Bentley Benefits to get started. See the getting set up on Bentley Benefits section (p.18).

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Flexible benefits

Some benefits can only be selected at annual enrolment, whereas others are available anytime. You must be actively at work to make benefit selections.

Salary sacrifice

Some benefits are available by exchanging part of your salary (salary sacrifice/exchange). This is an agreement whereby your salary is reduced by a given amount in return for JN Bentley providing you with a 'non-cash' benefit.

The reduction in salary may mean that you pay less tax and/or National Insurance Contributions (NICs), so you may save money as a result.

Salary sacrifice benefit selections are subject to an assessment to ensure your selection does not take you below the National Minimum Wage.

Partner and dependants

Some benefits have the option for you to extend your cover to include your partner and/or dependants. Bentley Benefits will show you the cost of this where it is an option when you select who you would like to cover.

Life event

If you have a significant change to your circumstances during the year, you may be able to amend some of your benefit selections by registering a life event on Bentley Benefits or contacting the helpdesk.

Key

- **C** — **Core:** Benefit provided automatically.
- **A** — **Annual:** Benefit can only be added/changed during the annual benefit window, which opens during November. Benefit selections are effective from the following January.
- **AT** — **Anytime:** Benefit can be added/changed at any time. Anytime benefit selections are effective from the following month.
- **NS** — **New starter:** Benefit can be added/changed during the new starter window.
- **NP** — **Net pay deduction:** Repayments will be made from your net salary after deductions have been made for tax and National Insurance Contributions.
- **T** — **Save tax:** Free from income tax.
- **NI** — **Save National Insurance:** Free from National Insurance Contributions.
- **BiK** — **Benefit in Kind:** Company funded benefit which you are taxed on the value of through your P11D.
- **R** — **Rollover:** Benefit automatically continues each year until you choose to stop it.

Note: benefit rates many change, so it's advised that you check your selections during each annual window opening.

Health

Westfield Health cashplan

You will be enrolled into this benefit within your first month of employment and will receive your policy details in the post from Westfield Health once your account has been set up.

This benefit allows you to claim back the cost of everyday health treatments, up to set limits, including: dental, optical and alternative therapy treatments such as physiotherapy, osteopathy, chiropractic, homeopathy, acupuncture, reflexology, reiki, sports massage etc.

Full details on how to get set up once you receive your policy number can be found on page 8.

Children under the age of 22 are automatically covered on your policy.

You will have the option during the annual window opening to increase your cover level or add an additional adult, at your own cost. You will need to set up a direct debit direct with Westfield Health.

You will have the option during the annual window opening to increase your cover level or add an additional adult, at your own cost.

C A BiK R

MRI, CT and PET scanning services

This scanning service gives you fast access to high quality scans for quick diagnosis. Your scan will usually be arranged within 2 weeks, and you can choose the location and time.

MRI and CT scans are unlimited. PET scans are limited to one per 12-month period.

You can access this service through your Westfield Health account.

C

Gym discounts

Get discounts on gym memberships, digital fitness subscriptions and equipment at locations across the UK. Offers are updated regularly.

You can access this through your Westfield Health Account.

C

Health

Employee Assistance Programme

Sometimes we all need a little help to keep life on track. Our Employee Assistance Programme is available to you day and night – providing confidential support and advice from trained professionals, on medical, legal, financial or domestic issues, whenever you need it.

This service can also give you access to a minimum of 6 structured counselling sessions, when recommended by the telephone counsellor. These sessions can take place face-to-face, as structured telephone calls or online.

Some of these sessions may use Cognitive Behavioural Therapy (CBT) techniques. CBT can be used to treat health conditions such as phobias, depression, anxiety, PTSD and obsessive-compulsive disorder.

You can access this confidentially through your Westfield Health account or by calling 0800 092 0987 or 0145 525 5123.

You will be asked for your scheme number which is **71718** (*this is different to your account number so does not make you identifiable*).

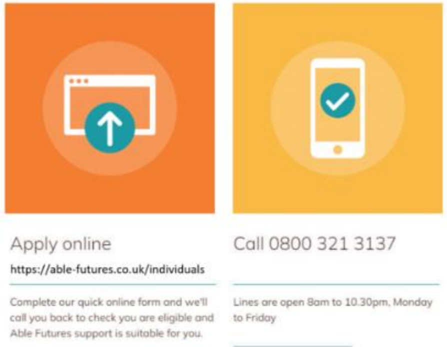
Alternatively, you can request a call back or contact them via a Live Chat by downloading the **My Healthy Advantage** app from your App store. You will need the scheme number mentioned above to get set up.

c

Able Futures

Able Futures is a life coaching service and is there to help confidentially you if you are facing emotional challenges which are affecting you at work.

This service is completely impartial and gives you access to 9 months' free tailored one-to-one advice, support and guidance from a professional. They will work with you to create a plan that is tailored to your needs and with regular catch ups over the nine-month programme, they will support you to reach your goals and improve your wellbeing.



c

Health

Occupational Health Assessments

All our operational site-based employees are offered regular occupational health reviews. These are short reviews that usually take between 30 minutes to 1 hour. These cover both mandatory health and general health assessments including for:

Mandatory health review:
includes occupational dermatitis, hearing, vision, lung function and vibration assessments.

Lifestyle/general health assessment:
includes blood pressure, height, weight & body mass index. You will also have the opportunity to discuss any lifestyle and/or health issues with the occupational health professional, who can provide you with guidance to help you make informed choices about maintaining/achieving a healthy lifestyle.

When your assessment is due, you will receive an invite from our Occupational Health Team. Please make every effort to attend when invited and inform your Site Manager.

C

Prescription safety glasses

Safety glasses (LEP) and safety goggles are available as standard PPE to use when carrying out tasks that might pose a risk to our eyes.

For employees who wear glasses, prescription safety glasses are available through Specsavers.

The Safety Eyewear voucher will cover a pair of Specsavers safety glasses, fitted with PENTAX CR39 single vision lenses. Vouchers for bifocal, varifocal and tinted lenses are also available. These can be requested by contacting hr@jnbentley.co.uk or 01756 699 765.

AT

Flu jabs

Each Autumn the Company provides all employees with the option to have a free flu vaccine. Priority is given to those employees who are not eligible for a free flu jab through the NHS.

Look out for the company-wide communication with details.

A

Health

Menopause support

This benefit provides easy access to a menopause expert. Individuals complete a pre-appointment questionnaire and symptom-checker before spending 45 minutes with a GP specially trained in menopause. This will be followed by a personalised support plan and a follow up appointment 12 weeks later.

AT NP

Health screening

This benefit aims to help you manage your health pro-actively by identifying possible risks and suggesting changes to your lifestyle.

It gives you a detailed picture of how healthy you are and helps you to take control of your lifestyle for the future. Health assessments may also diagnose an illness at an early stage.

AT NP

Cancer screening

Check4Cancer offer cancer screening tests that look for early signs of cancer in people without symptoms.

By purchasing this benefit you'll access a specially negotiated rate that offers up to a £75 saving on the retail cost of the benefit. You can select tests for yourself and your partner, and different rates apply for different tests which will be taken via salary sacrifice over a 12-month period.

Product options include:

- Skin check
- Bowel check
- HPV check
- Lung check
- Mammogram
- My Breast Risk
- PSA check
- Online Breast Risk

AT NP

Westfield Health

What can I claim back?

- **Optical treatments* | Up to £60 |** including eye tests, contact lenses and solution, prescription glasses and sunglasses
- **Dental treatment* | Up to £60 |** including dental treatments, full/partial dentures and check ups
- **Dental accident* | Up to £120**
- **Therapy treatments* | Up to £225 |** including Physiotherapy, Acupuncture, Osteopathy, Chiropractic, Homeopathy etc
- **Chiropody treatment | Up to £35**
- **Alternative therapy treatments | Up to £75 |** including Acupressure, Allergy/food intolerance testing, Aromatherapy, Hypnotherapy, Indian Head Massage, Nutritional Therapy, Reflexology, Reiki and Sports Massage etc
- **Consultations | Up to £300 |** Consultation with a private Consultant Physician or Consultant Surgeon

**Children under the age of 22 are automatically covered and have a pot of the same value.*

How does it work?

Claim money back in three easy steps:

1: Receive and pay for your healthcare treatment as normal – make sure to ask for a receipt/invoice.

2: Submit your claim either by using the My Westfield app or online at www.westfieldhealth.com within 26 weeks of the treatment. (You'll need to register if you haven't already using your policyholder/account number – you can find this on your policy documents or by contacting Westfield Health on 0114 250 2000)

3: Receive payment directly into your bank or building society. Online claims are usually processed in two working days.

Make sure that the practitioner who provides your treatment is approved and registered with or a member of the appropriate professional organisation. You can double check this on the Westfield Health website.

Lifestyle

Annual Leave

The holiday year runs from 1st January to 31st December.

The full-time holiday entitlement is 22 days per year plus bank holidays. This entitlement is pro-rated for those who work part-time.

5 days are automatically booked from your annual entitlement to cover the Christmas closedown.

You can view your entitlement and book holidays via the Xpedeon Employee Portal.

When booking holidays, you need to speak to your site and resource manager to obtain approval before entering it on the system. You must give a minimum of 1 weeks' notice. If you need to take unexpected leave at shorter notice, please speak to your Site Manager.

Holiday buy/carry over

This benefit gives you the flexibility to buy or carry over your annual leave to suit your requirements and lifestyle. Buying more leave enables you to take more time off when you need it most.

A full-time employee can carry over a maximum of 2 days and buy up to a maximum of 5 days.

You can buy / carry over up to a combined total of 5 additional days' holiday. For example, if you carry over 2 days' holiday, you can only buy an additional 3 days.

The cost of any additional days bought will be spread across 52 weeks of equal deductions from January

If you miss the holiday buy window, you can still request to take unpaid leave throughout the year.

This is subject to the Working Time Policy and the Company reserves the right to remove this benefit.

A T NI

Lifestyle

Childcare vouchers

The government closed the childcare voucher scheme to new joiners in October 2018. If you were part of the scheme at that point you can continue to receive childcare vouchers while your children are eligible.

If you aren't a member of the childcare voucher scheme, you can enrol for tax-free childcare instead (this is a government run scheme).

AT T NI R

Cycle to work

Get fit and benefit the environment through our Cycle2Work scheme.

Choose to lease a bike and/or safety equipment up to the value of £5,000 and pay back the cost over 52 equal weekly payments.

AT T NI

Payroll giving

This benefit allows you to donate money to any UK registered charity of your choice with monthly deductions from your gross pay.

Your personal donations are efficient as they include the income tax you would normally pay on that part of your salary.

AT T R

Christmas gift

Every Christmas we offer all staff a Christmas gift. You'll have the choice of a turkey or a supermarket voucher.

Look out for the company wide communication with details on how to make your selection.

A

Lifestyle

Reservist support

We recognise the valuable contribution that Reservists make to the UK Armed Forces and our communities. We also recognise that many skills that Reservists gain during their training are transferable to the workplace.

We are therefore committed to supporting Reservists to fulfil their Reservist duties where we can in accordance with the company Reservist Leave Guide.

The reserve forces include the Army Reserve, Royal Naval Reserve, Royal Marines Reserve, Royal Auxiliary Air Force and the Adult Cadet Instructors.

Please let us know if you are a Reservist by e-mailing hr@jnbentley.co.uk

Work/life balance

We recognise the importance of supporting you to balance your work and personal life. We therefore have several guidance documents covering how we can support you with:

- Maternity leave
- Paternity leave
- Adoption leave
- Shared parental leave
- Dependant leave
- Carer's leave
- Compassionate leave
- Sabbatical and career breaks
- Flexible working
- Agile working

These are all available on Compass.

If you do not have access to Compass, please speak to your Site Manager, Resource Manager or HR for details.

Motor Breakdown Cover

Cover your vehicle against breakdown with RAC. Select the level of cover which is right for you, including roadside recovery and a replacement hire car.

The policy relates to the vehicle not the person, meaning anyone who uses the car will be covered.

You can increase your cover to include:

- Home start
- Onward travel
- Cover within 49 countries in Europe

This benefit is available at annual enrolment and to new starters. If your personal breakdown policy is coming to an end, you can also request a life event to select the benefit. Once selected, you will be unable to make any changes or cancel the benefit until the next annual selection period.

The cost of this benefit will be paid for in fixed monthly instalments.

A NS NP R

Technology

Wanting to upgrade to the latest tech? This benefit allows you to purchase the latest technology and spread the cost, interest free, through your salary without the need for credit checks.

Selection methods vary but will either be direct purchases, ordered and delivered to your door or via a voucher which can be redeemed at specific high street retailers.

The products available include:

- Tablets
- Laptops
- Desktops
- TVs
- Sim-free smartphones
- Games consoles
- Smart watches

...and many more items.

AT NP

Financial

Pension

After 3 months' service, all eligible* employees are automatically enrolled into The People's Pension Scheme. If you wish to join the pension scheme before 3 months, you can do - just e-mail payrollJNB@jnbentley.co.uk. If you do not meet the automatic enrolment eligibility, you can still opt into the pension anytime. At the point you do meet the eligibility criteria you will be enrolled automatically. If you don't want to be a member of the pension, you can 'opt out' by following the instructions that The People's Pension will send you.

**Employees who are aged from 22 up to State Pension Age and earn at least £10,000 per year before tax.*

Salary sacrifice is an arrangement that employers can make available to their employees which allows them to agree to sacrifice a portion of their salary, which is equal to their pension contribution. Your contributions will be 4%, and JN Bentley will also contribute 4%. As you are sacrificing part of your salary, this will be free from tax and national insurance contributions.

Online Account

Once you have been enrolled into the scheme and receive your membership pack, we would highly recommend that you set up your online account to manage your pension pot.

C AT T R

Additional voluntary contributions

After you are enrolled into the pension scheme, you can make additional voluntary contributions at any time to boost your retirement savings. This can be a one-off payment or a regular weekly amount; either a fixed amount or % of your weekly qualifying earnings. You can set this up by logging onto www.bentleybenefits.co.uk.

Nominate your beneficiaries

You will need to complete a beneficiary form either via your online pension account or print and send the form to The People's Pension so that they can take account of your wishes should any death benefits become payable. You can update this at any time if your wishes change. The form will be sent to you but is also available here.

Combining other pension pots

If you have another pension pot from a previous employer, it is possible to combine them, but it is advisable to take independent advice before doing so. Further information is available here.

Financial

Employee discounts

Westfield Rewards is an exclusive employee discount scheme full of special offers on a range of goods and services from over 1,000 leading online and high street retailers, restaurants and travel companies.

Sainsbury's · cineworld · Morrisons · Currys · lastminute.com · adidas · asos · ASDA · Argos · B&Q · Specsavers · Dunelm · halfords

...these are just a few examples of where you can save, but you can search for specific brands to view available offers.

How does it work?

Instant vouchers: purchase instant vouchers at a discounted price and start saving instantly. Simply scan your voucher at the till in store or enter the code at the online checkout.

Cashback: get a percentage of your total spend back when you shop online. Just click the offer, follow the link, make your purchase and, once the cashback has been confirmed, you'll be able to spend it online or withdraw it straight into your bank account.

Reloadable cards: get a reloadable card to use with your favourite retailers and enjoy huge savings in store and online. Plus, you can use them alongside other discounts, promotions, loyalty points and offers to save even more.

Register for Westfield Rewards

1. Visit www.westfieldrewards.co.uk and click 'Register Now'

You'll need the following information to register:

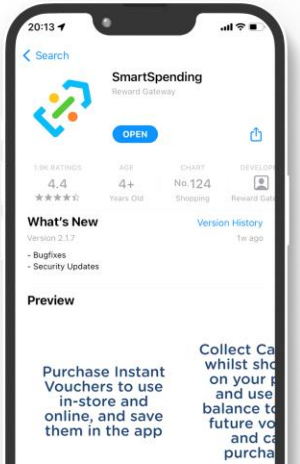
- Your email address
- Your policyholder/account number – find this on your Westfield Health policy documents (if you can't find this, contact Westfield Health on 0114 250 2000)
- A memorable password

2. Activate your account

After you've registered, you'll receive an email with a link to activate your account. Just click the link and follow the instructions. Once your account has been activated, you'll be able to access all the available offers.

Now start saving with the Smart Spending app!

- Log in to the app using your Westfield Rewards log in details
- Purchase instant vouchers and save them to your digital wallet
- Receive push notifications so you never miss an offer
- Earn cashback when you shop online with your smartphone



Financial

Employee Referral Scheme

Our referral scheme mean you can receive up to £600 if you recommend someone from your network who is then employed to fill one of our qualifying roles.

Details of our employee referral scheme can be found here.

AT

Workplace Savings

Financial security is becoming more important for all of us, so to help you save for the future we have a range of options that you can contribution to straight from your salary.

This includes an investment ISA (where you can hold money in cash or choose to invest), a Lifetime ISA and a Junior ISA.

There is also a General Investment Account (GIA) available if you have maxed out on your annual ISA allowance.

AT NP R

Personal Financial Consultation

Quilter Financial Advisers is a UK advisory business devoted to helping individuals with their financial planning. They believe in making face-to-face service available and have a large team of Financial Advisers spread across the UK.

As part of your benefits, they offer a free consultation (RRP £150) which could explore things like mortgage sourcing, investments and retirement planning. Their aim is to help individuals resolve financial issues, whatever their circumstances and stage in life, through financial advice that is specific to them and delivered with exceptional service.

Fees may apply if an employee chooses to undertake business with a QFA adviser. Charges may apply after the initial free consultation, and this would be agreed by the employee and QFA before proceeding.

AT

Protection

Life assurance

You automatically have death in service cover at the standard level.

This benefit provides your dependants (or the beneficiaries you nominate) with a cash lump sum, which is tax free up to the Lifetime Allowance, in the event of your death during your employment with us.

Provided you are under State Pension Age at the time of death, the minimum payment which will be made is £40,000. If you were to die due to an accident at work or whilst travelling to or from work, then the payment made is £80,000.

Make sure to complete the **Beneficiary Nomination Form** for this benefit and send this to the B&CE. This can be updated at any time if your personal circumstances change.

C

Personal accident insurance

You are automatically provided with personal accident cover.

This provides a lump sum cash payment in the event of a qualifying injury. The amount payable depends on the type of injury.

Further details are available here.

C

Sick pay

During periods of sickness absence, you are entitled to Statutory Sick Pay, in line with existing legislation, and Industry Sick Pay.

Statutory sick pay will be paid to all employees unable to work because of sickness in line with the levels set out by the Department for Work and Pensions. Statutory Sick Pay is paid for time off after the first 3 waiting days up to a maximum of 28 weeks, subject to the correct absence reporting procedures being followed.

Industry sick pay will be paid for a maximum of 13 weeks, depending on length of service:

Service	ISP Entitlement
1 – 4 weeks	NIL
5 – 15 weeks	4 weeks (20 days)
16 – 25 weeks	7 Weeks (35 days)
26+ weeks	13 weeks (65 days)

C

Protection

Critical illness

This benefit offers you financial support if you get a life-changing illness. It will pay you a one-off tax-free lump sum, once 14 days have passed, after your diagnosis or operation.

You can select a maximum level of cover up to £250,000 (or 5x salary, if lower).

A NS NP R

Partner Life Assurance

We know life can take unexpected turns, so you have the option to take out this benefit which provides you with a lump sum payment in the event of your partner/civil partner's death.

You can select cover up to a maximum of £250,000 and you'll pay for the benefit via salary sacrifice which saves on NI contributions.

A NS NP R

Will Writing

This benefit can help you have peace of mind with an accessible and easy to use Will Writing and Lasting Power of Attorney service.

This enables you to safeguard the important things in your life and make life as easy as possible for those you leave behind.

Services typically include:

- Will Writing
- Will Storage
- Will Registration
- Funeral Wishes
- Lasting Power of Attorney.

AT NP

Total Reward Statement

Your reward package includes more than just your salary - it includes other financial rewards such as bonus' and pension and benefits such as life assurance and health cash plan.

All employees therefore receive a total reward statement (TRS) with a snapshot of their overall reward package.

Your total reward statement will be available once you have worked for 12 consecutive months.

This will show your hourly rate as well as your total reward hourly rate; which takes account of all of your annual earnings and divides them by your total hours worked.

This can be viewed on Bentley Benefits and is updated monthly.

Getting set up on Bentley Benefits

You will receive a welcome email to your work e-mail address from Bentley Benefits when you first join which includes a one-time password.

When you first log in you will then be required to set up your own password and security questions.

Benefit communications

Benefit communications, such as policy documentation, Bentley Benefits password reset link etc, will be sent to your work e-mail address. You can however add a personal e-mail address to your personal details on Bentley Benefits and select this as your preferred method of communication.

Accessing Bentley Benefits

From a work device:

If you use the single sign on link from a work device, you can access Bentley Benefits without having to enter your password. You can access this via the JNB shortcuts folder on your laptop desktop, the Bentley Benefits page on Compass or you can save the link below as a shortcut: https://www.therewardhub.com/jnbentley

From a personal device:

Enter www.bentleybenefits.co.uk into your internet browser. You will need to use your employee number (found on your payslip) as your Username and the password you set up when you first registered.

Need a hand?

If you have any issues accessing Bentley Benefits you can call the helpdesk on **02380 831 719** (Monday-Friday, 8:30-17:30)

You can also find guidance on using Bentley Benefits on **Compass.**

Wellbeing

Wellbeing support, resources and information can be located on Compass.

You will also find Wellbeing information on Bentley Benefits which includes details of the key wellbeing support and resources available to help you thrive.

If you have any questions about your benefits, please speak to the HR Team on:

E-mail: hr@jnbentley.co.uk

Tel: 01756 699765

Bentley