



Flexible Benefits

there's something for **everyone**

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If you have any queries please contact the Pay and Reward Team
 Email: payandreward@cpp.co.uk
 Direct dial: 01904 545323

Introduction to Flexible Benefits

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CPP are committed to a flexible approach to employee benefits and believe that individuals should be able to tailor key elements of their benefits to suit their needs and financial priorities – which change over time.

The flexible benefits plan offers a menu of benefit options to allow you to choose benefits which are important and relevant to you. CPP has introduced them because they:

- Recognise you will have different needs and preferences to colleagues
- Encourage you to take part in shaping your own benefit package and promote awareness of the benefits
- Give you the opportunity to review your benefits annually and consider new benefit options at renewal

In addition to your basic salary you will be allocated a Flexible Benefits Allowance (based on your salary and grade) that you can use to make benefit choices. Once you are eligible to select your benefits you and your line manager will receive an email from the Pay & Reward team with details about your online benefit account.

Your flexible benefits allowance will be reviewed and updated on an annual basis as part of the renewal process in March when all employees are required to reselect their benefits. If your salary and working hours reduce during the flexible benefits year your flexible benefits allowance will reduce on the 1st April.

This booklet provides you with information on each of the benefits available so you can consider how you would like to use your flexible benefits allowance.

We hope you find this helpful.



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Group Personal Pension Plan



A Group Personal Pension Plan provides a savings plan with certain tax advantages and builds up a value that can provide a regular income in retirement. As an example of the tax advantages available a basic rate taxpayer saving £100 a month, will have £125 put into their pension fund e.g.

Your contribution	£100.00
+ Tax Relief	£25.00
=	£125.00 into your pension fund

CPP's Group Personal Pension Plan is provided by Scottish Equitable who were chosen because of their financial strength, consistent investment performance and the wide variety of investment funds available.

The plan is a "money purchase" scheme which means that contributions are used to fund an individual account for each employee. One of the advantages of a money purchase arrangement is that you are able to see exactly how much is being contributed and how those contributions are building up to create your pension.

When you join the plan you are allocated an account in your own name. The plan uses an on line platform which means that employees can join the plan and have permanent access to their individual account to view and manage accounts on line. Your individual account will reflect the contributions made on your behalf by the Company, together with any personal contributions you make, and the investment growth earned on those contributions.

Further benefits of the scheme:

- You can change annually how much you contribute, as long as you meet any minimum payments set for your scheme
- You can stop and start your contributions at annual review (although this will reduce the value of your final benefits)
- You may be able to transfer benefits from any existing plan into your new plan
- You will be able to take your plan and the benefits with you if you leave CPP and you can continue making contributions

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Retail Voucher Scheme



Retail vouchers are available for a wide range of stores and CPP has secured a discount of 5% of their face value i.e. each voucher with a face value of £10 costs £9.50. The Voucher Shop is our provider for retail vouchers. We have a selection of retailers which you can allocate some or all of your benefit allowance to and pick and mix between the providers.

Participating stores include:

- Asda
- Sainsbury
- Marks & Spencer
- John Lewis/Waitrose
- Argos
- B&Q

You can also select general **Love2Shop** vouchers which can be used at over 75 retailers including:

River Island, New Look, Principles, Warehouse, Peacocks, MK One, La Senza, Stead & Simpson, Shoe Express, HMV, Comet, Iceland, Carphone Warehouse, Waterstone's, JJB Sports, Virgin Megastore, Halfords, Ernest Jones, H.Samuel, American Golf, Optical Express, Boots, WH Smith, Woolworths, BHS, Wilkinson, Instore, £-Stretcher, Homebase, Focus DIY, Rosebys, Robert Dyas, Fads, Mothercare, Adams Kids, Bella Italia, Cafe Rouge, Hard Rock Cafe, Laithwaites, Wine Rack.

The full list can be obtained on the Love2Shop website – **www.love2reward.co.uk**

Once selected the amounts and stores are fixed for the scheme year. Changes may be permitted in exceptional circumstances or upon lifestyle change events.

The retail vouchers are distributed internally every month on the 30th or the last Friday in the month, dependent on the dates.

Private Medical Insurance (PMI)



CPP's PMI scheme is provided by PruHealth. Under the scheme we have comprehensive in-patient and out-patient cover at a wide range of hospitals, up to £700 cash back each year based on number of claims made and access to a wide range of partners offering discounts i.e. smoking cessation sessions, gym membership, health screens and even health resorts.

Pru take a proactive approach to healthcare and are the only provider to offer a no claims discount on this type of insurance. If you don't make a claim, you will automatically get back at least 25% of your premium towards the cost of your next year's cover.

Members of the scheme get access to an online account and can accumulate healthy lifestyle points to increase the amount of their annual discount.

Cover is provided for the cost of treatment of acute conditions that are medically necessary. See table opposite. It is important that members contact Pru prior to the commencement of treatment to confirm benefit entitlement.

The scheme is also open to partners and dependent children.

In Patient Care

Hospital charges	✓	✓	✓
Specialist/consultant fees	✓	✓	✓
Diagnostic tests	✓	✓	✓
Radiotherapy and chemotherapy	✓	✓	✓
Psychiatric treatment	45 days per policy year	28 days per policy year	✗

Outpatient care

Consultants with specialists	✓	Combined limit £1000.00 per policy year	Combined limit £600.00 per policy year
Diagnostic tests	✓	✓	✓
Physiotherapy	✓	Combined limit £1000.00 per policy year	Combined limit £600.00 per policy year
Chiropractic/osteopathy	✓	Combined limit £1000.00 per policy year	Combined limit £600.00 per policy year
Radiotherapy and chemotherapy	✓	✓	✓
Psychiatric treatment	✓	Combined limit £1000.00 per policy year	Combined limit £600.00 per policy year

Other care

Alternative therapies	Limit of £600.00 per policy year	✗	✗
Maternity cash benefit	£100.00 per child	£100.00 per child	£100.00 per child
Nursing at home	✓	£3000.00 limit	£3000.00 limit
Private ambulance	✓	£60.00 per trip	£60.00 per trip
Parental accommodation	1 parent for children 12 years and under		
NHS cash benefit	£100.00 per day case or night stay. Limit of £2000.00 per policy year		

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Childcare Vouchers



Imagine Co-Operative Childcare are CPP's chosen provider for childcare vouchers whereby part or all of your Flex Allowance (plus any flex overspend from your salary) can be exchanged for childcare vouchers. The first £55 a week (£243 a month) of the cost of providing the vouchers to each employee is free from both income tax and National Insurance Contributions (NICs) if the qualifying conditions are met. These are:

- That the childcare voucher scheme is generally available to all of the employees where the scheme operates; and
- That employees can only use the childcare vouchers to pay for childcare that has been registered or approved

If you spend more than your flexible benefits allowance any overspend will be implemented via a "salary sacrifice" arrangement through the flexible benefits plan.

The amount of savings you receive will be dependent on your current salary and NICs. The following provides an example:

Childcare paid for in the normal way (i.e. out of net salary):

Approximate gross monthly salary	£1000.00
Monthly childcare cost	£200.00
Approximate NIC payment	£66.62

Using Corporate Childcare Vouchers (i.e. receiving as part of salary):

Salary	£800.00
Vouchers	£200.00
NIC (which is based only on cash element of salary)	£44.63
• NIC Saving	£22.00
• Tax Saving	£40.00
• Annual saving (i.e. monthly savings x 12 months)	£744.00

You are free to choose your own childcare provider as the vouchers can be redeemed by all nurseries and childminders provided they are registered through Ofsted or Approved by the Department of Education and Skills.

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Health Plan



The Westfield Advantage plan is designed to help you stay healthy by providing a generous range of cash benefits towards the cost of everyday healthcare such as dental treatment, sight tests and glasses, physiotherapy, consultation with a specialist, acupuncture, osteopathy, and much more.

- There are five levels of cover to choose from starting from just £6.00 per month
- Cover for partner/family also available
- Provides you and your immediate family (normally resident with you) with access to a 24-hour counselling and advice line that provides professional and confidential advice on a range of medical, legal and domestic issues
- Worldwide cover is available on all benefits (provided you are a permanent resident of the UK)

Claiming is simple and all claims are normally paid within 2-5 working days following receipt of your claim, by cheque or if you wish directly into your bank.

If already a member of Westfield you can also select Surgery Choices for an extra £1.24 per week. This innovative and easy to use product covers employees for 60 different surgical procedures normally classed by the NHS as non-urgent, including operations such as Cataracts, Gall Stones, Varicose veins, Slipped Discs, Hernias and much more.

Phonesafe



This benefit gives you mobile phone insurance which will replace your phone if it is lost, stolen or accidentally damaged; and issue a replacement phone within 48 hours of a claim being approved.

Cover includes:

- Loss
- Theft
- Accidental damage
- Water damage
- Malicious damage
- Breakdown (outside of warranty)
- Worldwide cover
- Cover for 2 authorised users

Cost: £3.99 per month

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Dental Insurance



CPP has arranged a scheme with National Dental Plan Limited, a specialist dental insurer which provides cover for members through corporate schemes.

Three plan alternatives are available and each reimburses in accordance with a benefit schedule. You can also include your partner and/or children, but they must be covered at the same level as you. Children can be included up to the age of 21 or 23 if in full-time education. You should check the reimbursement levels against your dentist's charges to ensure that you choose the most appropriate option

Options available:

Clear 1	Reimburses 100% of NHS charges, to an annual maximum of £550 for routine treatment and £550 for accident/sports injury treatment.	£5.80 per month
Clear 3	Suitable for those attending a private dentist charging up to midrange fees. Annual maximums of £1250 apply.	£12.95 per month
Clear 5	More appropriate for those attending a more expensive private dentist. Annual maximums of £2000 apply.	£22.50 per month

Key features include:

- Free choice of dentist – NHS or private
- No health checks required prior to joining
- Pre-existing conditions covered (except mouth cancer)
- Simple claims procedure and prompt settlement
- World-wide cover
- Immediate cover
- Cover for treatment required following an accident or sports injury

Exclusions:

- Cosmetic treatment – required for the sake of your appearance
- Treatment for which there is no NHS equivalent
- Treatment received before the commencement date of your insurance

Travel Insurance



This is a discounted annual travel insurance policy provided through PJ Hayman and administered by Mondial Assistance (UK) Limited.

The policy is the Travel Protector Multi-trip Travel Insurance and covers any number of trips for worldwide travel up to a maximum of 31 days per trip. The policy covers winter sports except extreme sports for example heli skiing, ski jumping & bob sleighing.

A summary of cover is undernoted but includes:

- Scuba Diving – up to 30 metres
- Winter Sports – 17 days
- Medical and additional expenses
- Cancellation and curtailment
- Baggage delay

As a guide premiums for 2010 were:

Individual	£58.00
Couple	£75.00
Family	£92.00
Single Parent	£75.00

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Critical Illness



Critical Illness Insurance provides a lump sum benefit should you suffer one of a number of specified illnesses.

CPP has arranged a scheme with Legal & General, one of the leading insurers in this field. The scheme has been set up to cover the widest possible range of illnesses and conditions, some of which include:

- Cancer
- Heart attack
- Stroke
- Coronary artery bypass surgery
- Major organ transplant
- Multiple sclerosis
- Parkinson's disease
- Pre-senile dementia
- Motor neurone disease
- Permanent and total disability

A full explanation of the conditions covered and their definition is set out in a brochure available from the Pay and Reward Team. You are automatically covered for this benefit once you have applied for it, but please note Legal & General will not provide cover for any pre-existing medical conditions. Also, if a previous insurer has declined to offer you this type of cover, Legal & General will not offer you membership of this scheme.

The cover available has been set out at a level that avoids the need to produce evidence regarding one's state of health when taking out the cover. However, pre-existing conditions are excluded and evidence of medical history will be required at the point of claim.

It is possible to also include cover under the CPP scheme for your partner.

Life Assurance



Protecting your dependants from the potentially devastating effect of your untimely death is often one of the main priorities when planning your financial affairs. This benefit provides a lump sum payment in the event of your death.

CPP has, therefore, arranged a Group Life Assurance scheme with Legal & General to allow employees to benefit from reduced rates. You may select cover in units of £10,000 (up to £150,000), however your cover must not exceed 4 times your annual reference salary due to Inland Revenue restrictions.

In order to get cover you will firstly need to complete an online form and medical declaration in order that Legal & General can assess your application.

If you are able to answer "No" to 3 medical related questions you will be automatically covered. These questions are:

- Have you had 10 or more days continuous ill-health absence from work in the last two years? Yes No
- Have you ever tested positive for HIV/AIDS or are you waiting for the result of such a test? Yes No
- Have you suffered from, or are you currently suffering from, any form of cancer (including leukaemia), kidney disease, diabetes, raised blood pressure, stroke, circulatory problems or any disease of the heart, or blood vessels? Yes No

If you answer "Yes" to any of the medical related questions, you will need to complete an additional questionnaire in order that your application can be assessed further. Please note that in this case the benefit will not take effect until Legal & General accepts risk and it is possible that they could decline to accept the risk. Your Flex Fund will not be debited in the event that cover is declined.

The cost of the benefit is dependent on your age and gender and the price applicable to you is shown automatically when you go to select the benefit from the benefit table.

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Health Screen



CPP has teamed up with Nuffield Health Screening to offer a range of Health Screenings for employees (and their partner/dependent children) to choose from.

There are four levels of health screening available which can take place in any one of Nuffield's 30 hospitals and clinics situated around the country and which are conducted in comfortable and welcoming surroundings. Prior to a health screen, individuals are asked to complete a detailed, confidential

questionnaire. When attending each employee is assigned their own nurse to guide them through each stage of the health screen in a calm and relaxed manner. Consultations and medical reports are completely confidential.

Qualified screening doctors carry out all health screens. Following the health check you will receive a personal medical report within the next 14 days that includes the test results and their meaning plus recommendations for improving and maintaining health.

The four levels of health screening available are:

Vi6	This is a high specification health and wellbeing assessment with almost three hours of comprehensive testing, analysis and consultation. With access to the full range of the very latest health evaluation technology and ample time with an experienced health professionals, it gives you the opportunity to investigate your health at every level. As well as the latest testing technology, some of it exclusive to Nuffield Health, you'll have access to a dynamic test measuring ECG and blood pressure during activity and a consultation with a physiologist to work out a plan to manage your health and lifestyle for optimum wellbeing and vitality	£535.50	£549.00
Vi5	Get a thorough picture of your health with this comprehensive health and wellbeing assessment. Lasting approximately two hours, this assessment gives you access to the full range of the very latest health evaluation technology from the around the world. You'll also have up to an hour with an experienced doctor to talk through your concerns and health issues in detail, working out a management plan to improve your health and meet the challenges of your lifestyle.	£535.50	£549.00
Vi4	Modern lifestyles can be challenging to health and wellbeing. This assessment looks at how your lifestyle may be impacting upon your wellbeing and helps you find ways to bring positive changes to your health and lifestyle. Highly trained health and wellbeing physiologists use the very latest technology, some exclusive to Nuffield Health, to evaluate your current state of health and to give you the tools for sustainable change. Motivating and empowering you to take a proactive approach to managing your lifestyle, the Vi4 assessment helps you build up your energy, vitality and resilience to the stresses of modern life.	£535.50	£549.00
Vi3	Focusing on the specific health needs of female clients, the Vi3 assessment is designed to help you take a proactive approach to your health and wellbeing. A tailored range of tests give you a clear picture of your current state of health, with an in-depth focus on women's health issues. You'll also have time with an experienced doctor to discuss personal and health concerns.	£535.50	£549.00

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