

Dig into your benefits

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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 monthly-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 for Bentley Benefits to get started. See the **getting set up on Bentley Benefits** section (p18).

Health

- Westfield Health cashplan
- BUPA private medical insurance
- Employee Assistance Programme
- Able Futures
- MRI, CT, and PET scanning services
- Gym discounts
- Health screening
- Dental insurance
- Flu jabs
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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 may change, so it's advised that you check your selections during each annual window opening.

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 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 24778 (*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.



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.



Apply online
<https://able-futures.co.uk/individuals>

Complete our quick online form and we'll call you back to check you are eligible and Able Futures support is suitable for you.



Call 0800 321 3137

Lines are open 8am to 10.30pm, Monday to Friday



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 [here](#).

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.



MRI, CT, & 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.



Health

BUPA private medical insurance

If you choose to **opt in**, the company will fund the cost of this. As part of the opt in process you will need to complete an application form detailing any pre-existing conditions which will be sent directly to BUPA. You can add additional family members onto the scheme at your own cost. You can only opt out of this benefit during the annual benefits window.

This benefit offers you a wide range of options for fast and convenient medical care – giving you more control over when and where you receive treatment.

This benefit also give you access to several other services such as:

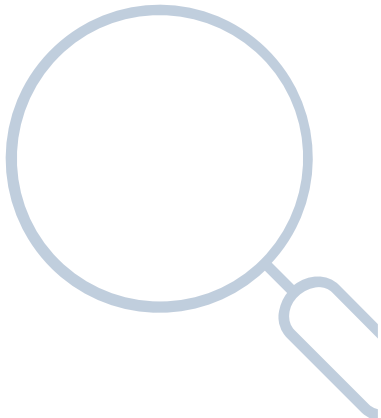
- Digital GP which enables you to book a video consultation with a GP at time convenient to you within hours.
- Several cash benefits.
- Specific cancer cover and benefits.
- Mental health support and treatment.
- Menopause health line.



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.



Dental insurance

This benefit enables you to claim for reimbursement towards the cost of routine or one-off dental treatment either NHS or private.

Note: it is worth checking if the level of reimbursement you can claim back through the Westfield Health Cash Plan will sufficiently cover your needs before selecting this benefit.

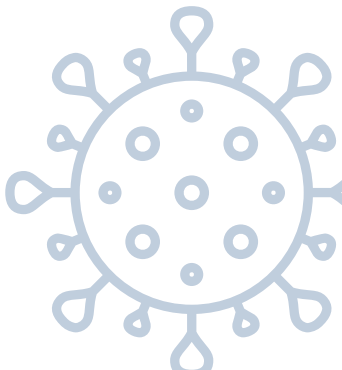


Health

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.



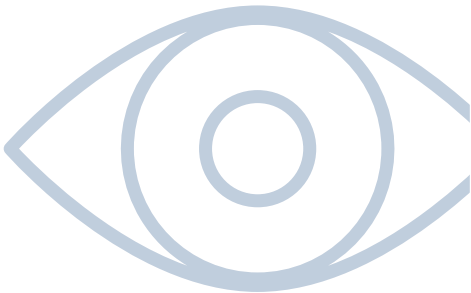
Prescription safety glasses

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 health@jnbentley.co.uk

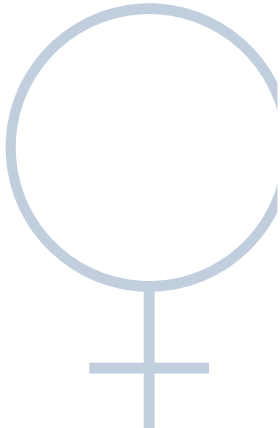


Menopause support

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.

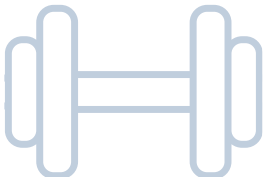


Health

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.



Cancer screening

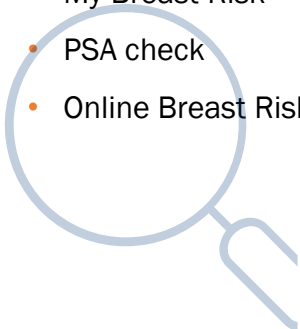
Check4Cancer offer cancer screening tests that look for early signs of cancer in people without symptoms.

By purchasing this benefit, you'll benefit from 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.

Product options include:

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



Home health testing

York Test provides quick and easy home testing for a range of health conditions.

Results can be given within 7 days for a range of potential conditions, including: Allergies, Thyroid issues, hormones and fertility.



Women's health and family support

This benefit helps women and families with a variety of topics.

They will have access to Anya; an NHS trusted app, that blends AI with leading healthcare expertise to provide 24/7 care across every stage of health: fertility, pregnancy, parenting, menopause and menstrual health.

This is a free service, but you need to opt-in through Bentley Benefits.

Male employees can provide access to this benefit for their female partners.



Lifestyle

Annual Leave

The holiday year runs from 1 January to 31 December.

The full-time holiday entitlement is 26 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](#). Further guidance is available on [Compass](#).



Holiday buy

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 and/or buy up to a combined total of 5 additional days of leave.

If you work part-time you can request to purchase and/or carry over a combined total of leave up to the value of your contracted weekly hours. This is subject to the [Working Time Policy](#) and the Company reserves the right to remove this benefit.



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](#)



Lifestyle

Childcare vouchers

The government closed the childcare voucher scheme to new joiners in October 2018. If you were part of our 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 12 equal monthly payments.

AT T NI

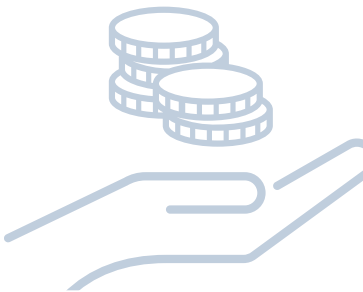


Payroll giving

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

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

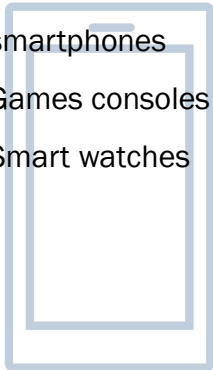
Technology

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



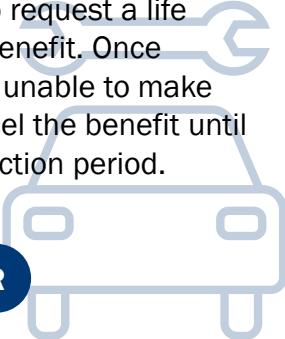
Motor breakdown cover

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:

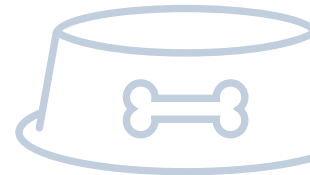
- Home start
- Onward travel
- Cover within 49 countries in Europe

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.



Vet care

The Net Vet is a digital veterinary platform that gives owners fast, convenient access to qualified vets via an app. This will allow employees to receive expert advice, consultations, written prescriptions and medication without the need for an unnecessary vet clinic trip.



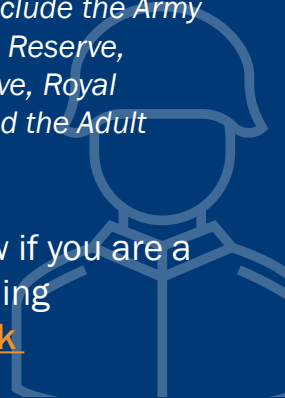
Reservist support

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 emailing hr@jnbentley.co.uk



Financial

Pension

Our salary sacrifice pension scheme is a tax efficient way to help save for your retirement.

After 3 months’ service, all eligible* employees are automatically enrolled into the [JN Bentley Scottish Widows Pension Scheme](#). If you wish to join the pension scheme before 3 months, you can do so via Bentley Benefits.

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 do not select otherwise, you will be enrolled at the default level, but this can be changed at any time:

Employee contribution	Employer contribution
3%	6%
4%	8%
5% (default)	10% (default)

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

Online pension account

The Scottish Widows online platform ([Money4Life](#)) enables you to easily view your statements, transfer funds, use the retirement planning tools and amend your planned retirement age. There is also an App to enable you to manage your pension on the go.

Once you are enrolled into the pension, Scottish Widows will send you details of how to activate your online account.

Nominate your beneficiaries

You will need to nominate your beneficiaries so that Scottish Widows can take account of your wishes should any death benefits become payable.

You can amend your beneficiaries at any time if your wishes change. You can do this on the Money4Life platform.

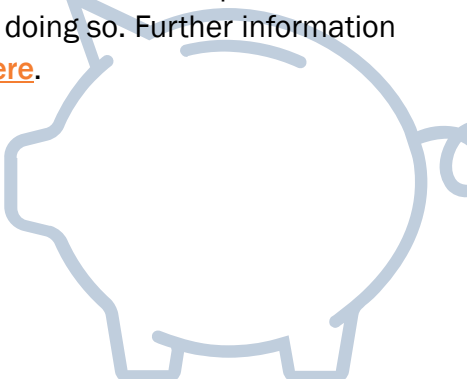
Additional voluntary contributions

Once you are enrolled into the company pension scheme, you can make additional voluntary contributions at any time to boost your retirement savings tax efficiently.

This can be a one-off payment or a regular monthly amount; either a fixed amount or % of salary. These can be set up via Bentley Benefits.

Combining other pension pots

It is possible to consolidate other pensions you may have into this scheme if you wish, 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.

You can save money using instant vouchers, cashback and discounted reloadable cards.

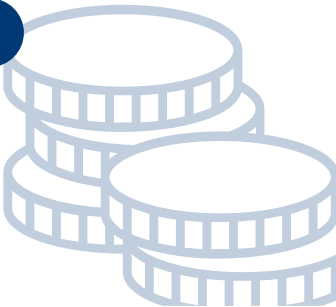
Full details on how to get set up to start saving can be found [here](#). You will need to have your Westfield Health policy number to hand.



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 contribute 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.



Professional subscriptions

If you are a member of a professional body, you can claim back the membership fees of one subscription per year via [Expenses](#).



Employee Referral Scheme

Our referral schemes mean you can receive up to £1,500 if you recommend someone from your network who is then employed to fill one of our qualifying roles.

Details of our monthly employee referral scheme can be found [here](#).



Financial

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.



Protection

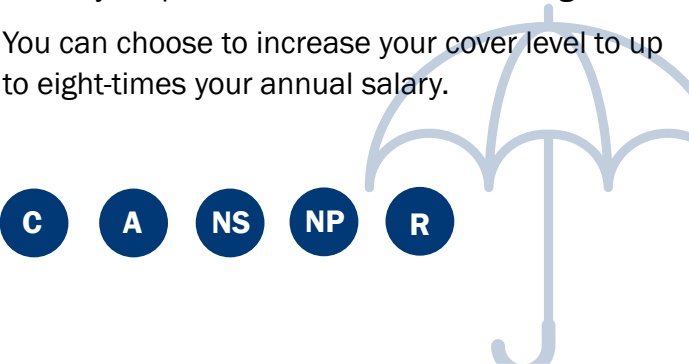
Life assurance

From your first day of employment, (and subject to the rules of the scheme which may change) you will be enrolled into our life assurance scheme, which would pay out four times your annual salary in the event of your death (subject to acceptance of the claim by the provider).

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.

Make sure to ask HR for an Expression of Wish Form for this benefit and send this to hr@jnbentley.co.uk – this can be updated at any time if your personal circumstances change.

You can choose to increase your cover level to up to eight-times your annual salary.

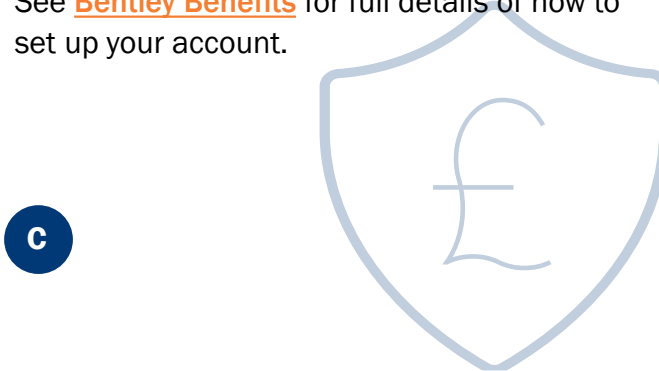


Income protection

From your first day of employment (and subject to the rules of the scheme which may change) you will be enrolled into our income protection scheme. This scheme pays out 75% of salary (less a deduction for State benefits, regardless of whether you can claim these) from week 14 to week 104 of absence (subject to acceptance of the claim by the provider).

Through this benefit you also have access to a virtual GP service with GP24 (delivered through HealthHero) for you and your immediate family.

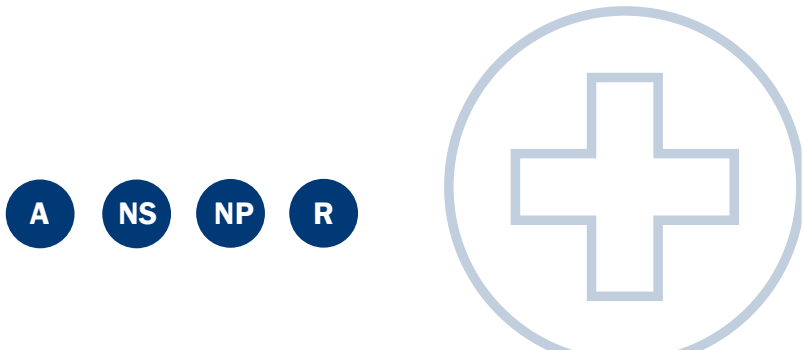
See [Bentley Benefits](#) for full details of how to set up your account.



Personal accident insurance

Personal accident cover provides a lump sum cash payment in the event of serious injury or death as the result of an accident.

You can select multiples of £25,000 up to £250,000.

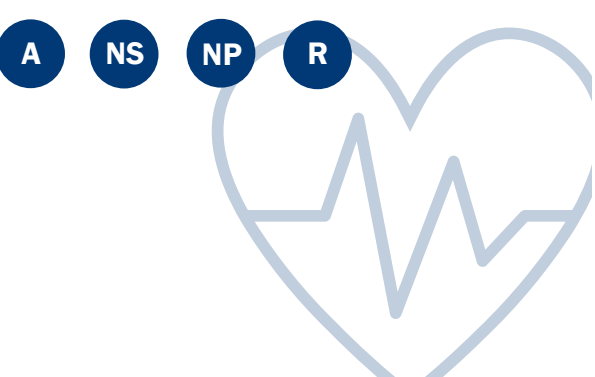


Protection

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.

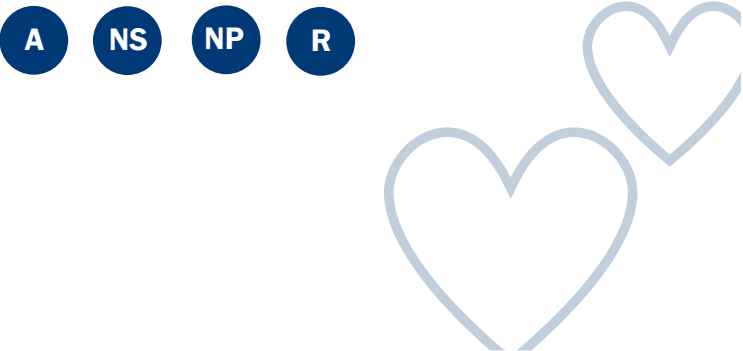
You can select a maximum level of cover up to £250,000 (or 5x salary, if lower).



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.



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 and Lasting Power of Attorney.



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.

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 around a month after you 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 resources are located on [Compass](#) where you can find all our wellbeing support and information.

You will also find a wellbeing section 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

