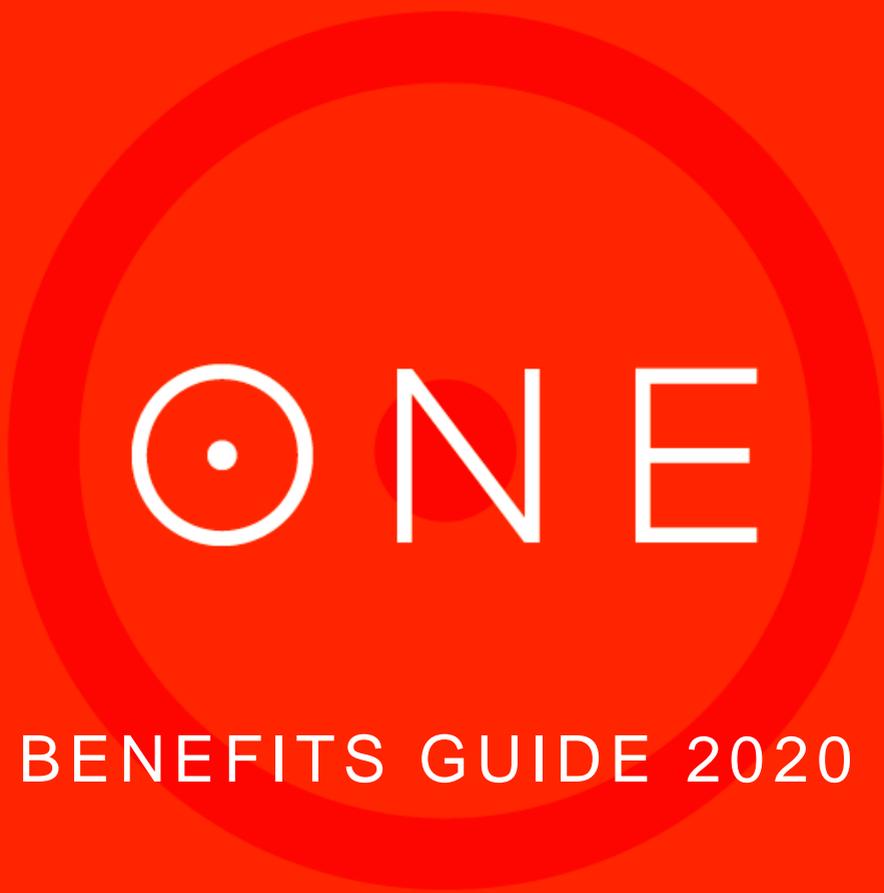


ONE+MANY

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ONE

BENEFITS GUIDE 2020

PRACTICUS™

# **Contents**

<b>THE PRACTICUS QUALIFYING WORKPLACE PENSION SCHEME</b>	<b>4</b>
<b>PRACTICUS PENSION SALARY SACRIFICE SCHEME</b> .....	<b>6</b>
<b>THE PRACTICUS GROUP LIFE ASSURANCE SCHEME</b> .....	<b>7</b>
<b>THE PRACTICUS HEALTH PLAN</b> .....	<b>9</b>
<b>PRIVATE MEDICAL COVER</b> .....	<b>12</b>
<b>THE PRACTICUS CHILDCARE VOUCHER SCHEME</b> .....	<b>14</b>
<b>THE PRACTICUS CYCLE TO WORK SCHEME</b> .....	<b>15</b>
<b>PRACTICUS VOLUNTEERING SCHEME</b> .....	<b>17</b>
<b>INCREASING HOLIDAY ENTITLEMENT WITH SERVICE</b> .....	<b>18</b>
<b>YOUR BIRTHDAY IS AN ADDITIONAL DAYS HOLIDAY</b> .....	<b>19</b>
<b>OPPORTUNITY TO ROLL OVER HOLIDAY TO THE NEXT YEAR</b>	<b>20</b>
<b>OPPORTUNITY TO PURCHASE ADDITIONAL HOLIDAY</b> .....	<b>21</b>
<b>REDUCED HOURS LEADING UP TO MATERNITY LEAVE</b> .....	<b>23</b>
<b>ENHANCED MATERNITY PAY</b> .....	<b>24</b>
<b>ENHANCED PATERNITY PAY</b> .....	<b>25</b>
<b>SEASON TICKET LOANS</b> .....	<b>26</b>
<b>PRACTICATION TO CELEBRATE YOUR 5TH AND 10TH ANNIVERSARY WITH PRACTICUS</b> .....	<b>27</b>
<b>4PM FRIDAY FINISH</b> .....	<b>28</b>
<b>ANNUAL FLU SHOTS</b> .....	<b>29</b>
<b>PRACTICUS EASTER EGGS</b> .....	<b>30</b>
<b>PRACTICUS CHRISTMAS TURKEY</b> .....	<b>31</b>
<b>WEEKLY FRUIT BASKETS IN OUR OFFICES</b> .....	<b>32</b>
<b>CHARITY SPONSORSHIP</b> .....	<b>33</b>

# WELCOME TO THE PRACTICUS EMPLOYEE BENEFITS SCHEME

The Practicus Employee Benefits Scheme is an important part of the Company's relationship with our employees and is designed to help us build on our reputation as an attractive, flexible and innovative employer.

This booklet is intended to introduce you to the benefits offered as part of your remuneration package, what you need to do to take advantage of them and how to find further information including who to contact should you have any further questions.

# THE PRACTICUS QUALIFYING WORKPLACE PENSION SCHEME

A market-leading pension plan designed to help you plan for financial security when you retire. The importance of saving for retirement has never been so high on people's agenda. This has been fueled by news coverage of the changing demographics of our population, reducing state benefits and recent legislation designed to simplify pensions.

## BENEFIT DETAILS

The Practicus Pension Scheme is a fully flexible, tax-efficient investment plan that helps you save to provide a pension income for your retirement. Contributions from both you and the Company are paid into a fund which is then invested with the aim of growing the fund that can be used to provide an income when you stop working.

## Eligibility

For the first time, employers must enroll their workers into a workplace pension scheme that meets or exceeds certain legal standards. This is called 'automatic enrolment'. The new law means that, as of April 2015, Practicus automatically had to enroll employees into a workplace pension scheme if they:

- Are aged between 22 and State Pension age
- Earn more than £10,000 a year
- Work in the UK

You can opt out of the pension if you choose. Practicus has a 3-month postponement period - from this date, you will be assessed each month by the pension provider, Scottish Widows, as to your eligibility into the pension.

If you are eligible, you will be required to pay 5% into the pension and Practicus will pay 3%, in line with the existing Practicus Group Personal Pension; however, you may choose to pay more into your pension at any time if you wish (See Salary Sacrificing into Pension for more details)

## Provider Details



The Practicus Pension Plan is insured by Scottish Widows, one of the largest insurers in the world.

## How to Join

Once you have been assessed eligible by Scottish Widows, you will be automatically joined into the Practicus Qualifying Workplace Pension Scheme. Scottish Widows will contact you with your plan details and, at this time, you will be given the opportunity to opt out of the scheme if you wish. If you do opt out, you will be automatically reassessed every three years.

You have the right to opt in again at any time within this period, however Practicus are not obliged to pay the employer contribution.

# PRACTICUS PENSION SALARY SACRIFICE SCHEME

A method whereby your personal pension contributions could potentially be made in a more tax efficient way.

## Benefit Details

Each year we will invite you to enter the Practicus Salary Sacrifice Scheme. Invitations will be sent in February taking effect on 6<sup>th</sup> April (start of the tax year). This agreement will continue until you let us know otherwise. Notice of withdrawal from the scheme can be given in February each year to take effect on 6<sup>th</sup> April.

This contract will allow you to sacrifice some of your basic salary into your pension fund from a minimum of 5% of your basic salary up to the maximum amount of £40k per annum (and providing the salary does not fall below the minimum wage). This will be a fixed amount each month for the duration of the 12-month contract and will be paid into your pension from your gross salary (pre-tax). On top of this potentially being tax efficient for you, Practicus will also voluntarily top up the pension contribution with the 13.8% Employer NI Savings (or the current rate if this changes) made from reducing your basic salary.

Should you utilise Salary Sacrifice, your contract of employment will be altered to reflect the fact that you will receive a lower salary. We will however retain a note of your 'Notional Salary' (i.e. the annual salary before Salary Exchange) for use in references, employee benefits etc. Please note that if you choose to join this scheme it will be incorporated into the Practicus Qualifying Workplace Pension Scheme and any contract will replace the standard contributions made within this existing Pension Scheme.

Pension rules are ever changing, and we highly recommend you investigate any impact of any contributions made. You can find further information at <https://www.gov.uk/tax-on-your-private-pension/annual-allowance> and <https://www.pensionwise.gov.uk/en>.

This scheme can be withdrawn by the company at any time.

# THE PRACTICUS GROUP LIFE ASSURANCE SCHEME

Reassurance that your loved ones will be helped financially in the event of your death.

## Benefit Details

Although we prefer to avoid thinking about our own mortality, it is important to consider our dependents. As an employee of Practicus, you are entitled to Life Assurance cover which provides a tax-free lump sum of three times your basic salary in the event of your death, for your dependents.

## Eligibility

All employees up to the age of 65 are automatically covered under the Practicus Group Life Assurance Scheme subject to our insurer's Terms and Conditions.

## Provider Details



## Cost to you

This is paid for by Practicus.

## **How to Join**

As an eligible employee of Practicus you are automatically covered under this plan.

Please complete the nomination form and return to HR to indicate who you wish the benefit to be paid to in the event of your death.

## **Further Information**

This benefit is Tax and National Insurance free, and under normal circumstances benefits will be tax free on payment.

# THE PRACTICUS HEALTH PLAN

A low-cost way to help you pay for your everyday healthcare

## Benefit Details

Everyone likes staying healthy, but no one likes to pay for unexpected costs. Practicus will pay for you to have Level 4 cover following a successful probation period. The plan will help you pay for expensive dental treatment, optical treatment, physiotherapy, consultations and much more. You can claim back expenses from the insurer up to an annual limit depending upon the level of cover purchased, as follows:

All benefits are 100% payback	Level 4	Level 5	Level 6
<b>Healthy Teeth and Eyes</b> Maximum total <b>Dental</b> Claims per year covering: <ul style="list-style-type: none"> <li>• Everyday Dental Treatment</li> <li>• Hygienist's fees</li> <li>• Fillings and more</li> <li>• Dental treatment needed as a result of an accident</li> </ul>	£125	£175	£250
Maximum total <b>Optical</b> Claims per year covering: <ul style="list-style-type: none"> <li>• Eyesight tests</li> <li>• Prescription spectacles, sunglasses and/or contact lenses</li> <li>• Prescription lenses to an existing frame</li> </ul>	£125	£175	£250
<b>Healthy Body</b> Maximum total <b>Therapies</b> Claims per year covering: <ul style="list-style-type: none"> <li>• Seeing a Physiotherapist, Acupuncturist, Chiropractor or Osteopath,</li> <li>• Seeing a Chiropodist, Podiatrist or Reflexologist</li> <li>• Discounted Gym Membership *</li> </ul>	£275	£350	£500
	£75 ✓	£100 ✓	£100 ✓
<b>Healthy Mind</b> Helpline service, including telephone counselling *	24 hours a day	24 hours a day	2 hours a day

<b>Healthy Checks</b> Finding out what's wrong – appointments with a consultant, plus tests and scans	£450	£500	£600
A health assessment that includes: <ul style="list-style-type: none"> <li>• BMI and body fat percentage</li> <li>• Blood pressure reading</li> <li>• Cholesterol or diabetes check</li> <li>• Kidney or liver function test</li> </ul>	£300	£350	£500
Seeing a GP, a dietician for a consultation, or having an inoculation/vaccination	£75	£75	£75
NHS and private prescription charges	£30	£30	£35
Speak to GP*	24 hours a day	24 hours a day	24 hours a day
Private prescription delivery service when prescribed using "Speak to GP" (There is a charge for the delivery service)	✓	✓	✓
<b>Healthy Extras</b> Cash amount for each day or night to help towards everyday expenses if you need to stay in hospital (up to 20 days/nights)	£20	£20	£20
Single cash amount if you have a baby or adopt a child (6 month qualifying period)	£200	£200	£200
Worldwide Cover – you'll be covered wherever you are in the world!	✓	✓	✓

Up to four children under the age of 24 can be covered for free. Covered children will share each annual entitlement.

\* Services accessible via myWellbeing platform

## Eligibility

All employees can join the Practicus Health Plan and will automatically be enrolled upon successful completion of probationary period.

## Provider Details



## Cost to you

Level 4 of the Health Plan is funded by Practicus. Employees have the option to upgrade to higher levels of cover at a personal cost which is paid by a personal direct debit. Upgrade options are detailed below:

	Level 4	Level 5	Level 6
Premium / for One Month Adult	Paid by Practicus	-	-
Premium/Month for One Adult Employee Upgrade	-	£10.19	£18.40
Premium/Month for Two Adults	£19.86	£23.78	£31.99

## Further Information

Premiums are treated as benefit in kind but are not shown on your P11D as taxes are paid on your behalf by Practicus.

# PRIVATE MEDICAL COVER

The convenience of faster access to private medical treatment for you and your family.

## Benefit Details

It is important that you receive the best possible medical treatment quickly and conveniently - it is also important to Practicus Group that you stay fit and healthy.

As part of the Practicus Group Employee Benefit Scheme all employees can purchase a fully comprehensive private medical insurance scheme at a discounted rate.

Below is a brief description of the benefits available to you:

- £200 excess per person per year (reclaimable via Simplyhealth)
- Full outpatient cover
- Mental Health
  - Face to face, email or phone counselling sessions through Stronger Minds service
  - Psychiatric treatment as an in-patient or day-patient including specialist fees
  - Out-patient fees for psychologists and cognitive behavioural therapists
- Treatment including Comprehensive Cancer Cover
  - In-patient hospital costs including accommodation, tests, surgery, drugs and dressings
  - Specialist & anaesthetist fees if you have treatment as an in-patient or day-patient
  - Radiotherapy and chemotherapy
  - Diagnostic tests
  - Out-patient CT, MRI and PET scans
  - Out-patient surgery
  - Ambulance transport
  - 24/7 access to healthcare experts by phone or online

## Eligibility

All employees can join the Practicus Private Medical Scheme, upon successful completion of the probationary period.

## Provider Details



## Cost to you

On joining the scheme Practicus will deduct the monthly premium from your salary. There is an annual £200 excess in the event of a claim.

## How to join

Please contact Practicus HR if you wish to join the scheme. If you wish to add your partner and/or dependents to the scheme, please provide HR with their names, gender and dates of birth also.

# THE PRACTICUS CHILDCARE VOUCHER SCHEME

As of the 4th October 2018 the existing childcare voucher scheme has been withdrawn by the government.

Anyone signed up to Sodexo Childcare Vouchers through Practicus before this date will still be able to stay on their existing arrangement but anyone signing up after this date will need to go on the new government scheme called Tax-Free Childcare.

Unfortunately, this cannot be administered by Practicus, you will need to sign up directly with the government. You can find all the information you need here:

[https://www.childcarechoices.gov.uk/?dm\\_i=48OZ,5DQQ,2HCNEZ,L23T,1](https://www.childcarechoices.gov.uk/?dm_i=48OZ,5DQQ,2HCNEZ,L23T,1)

# THE PRACTICUS CYCLE TO WORK SCHEME

A tax efficient way of sourcing a bicycle, promoting healthier journeys to work and reducing environmental pollution.

## Benefit Details

The Cycle to Work scheme provides the opportunity to pay for a bike through payroll deductions from gross pay, resulting in Tax and National Insurance savings.

You can choose a bicycle and cycling safety equipment between the value of £200 and £1250.

The initial contract is technically an agreement to hire the bike for a year; however, at the end of the 12 months you purchase the equipment outright from the company at a cost to be agreed.

To benefit from the scheme the bicycle must be used for at least 50% of your journey to work.

## Eligibility

Can to join the Practicus Cycle to Work scheme, upon successful completion of the probationary period.

## Provider Details



## **Cost to you**

Net monthly lease amounts plus cost of final purchase.

## **How to join**

Please contact our HR Team

# PRACTICUS VOLUNTEERING SCHEME

Volunteering is a great way to give something back to the local community and a charity that you are passionate about.

## Benefit Details

Practicus is offering all staff the chance to volunteer for a Charity of their choice. You can take two days each year one between January – June and one from July– December. At the end of each day all we ask is that you provide a short synopsis of your experience coupled with a photo which will be displayed in your office.

## Eligibility

All employees can join the Practicus Volunteering Scheme, upon successful completion of the probationary period.

## Provider Details

You can choose any Charity you want to support. To find a volunteering opportunity, the Do-it website is really useful.



## Cost to you

No cost to employee.

## For more Information

For more information regarding Volunteering please contact the HR team.

# INCREASING HOLIDAY ENTITLEMENT WITH SERVICE

Rewarding length of service with additional holiday allowance.

## Benefit Details

Employees receive 1 extra days' holiday per year after 3 years of service; up to a maximum total of 28 days per year (or pro-rata equivalent)

## Eligibility

The holiday year runs from 01 January to 31 December for all employees and the holiday entitlement for each holiday year is set out in each employee's contract of employment.

There will be a cut-off date of 30 June each year to qualify.

For example:

1. If your start date was January to June 2017 you will get an extra day in 2020 (in the year of your 3-year anniversary).
2. If your start date was between July and December 2017 you will get an extra day in 2021 (in the year after your 3-year anniversary).

## For more Information

Please contact the HR team for more information.

# **YOUR BIRTHDAY IS AN ADDITIONAL DAYS HOLIDAY**

Ensuring you celebrate your birthday in style, after all it only comes once a year!

## **Benefit Details**

Let's face it we all like to celebrate our birthday. You can take your birthday as an extra day's holiday within a month of the actual day itself so you can go and have a wonderful day celebrating with your friends, family or just by having a lovely day to yourself.

## **For more Information**

Please contact the HR team for more information.

# OPPORTUNITY TO ROLL OVER HOLIDAY TO THE NEXT YEAR

Offering you flexibility during years where you may need extra time off.

## Benefit Details

Each year we will invite you to apply to roll over a maximum of 3 days holiday (or the part time equivalent of number of contracted days per week) to the following year's holiday allowance (January to December). Applications must be made by 1st November and are subject to approval from your manager. This decision will be communicated back to you by email by 1st December. If approved your holiday will be carried over to the following year on the HR system.

However, there is one rule that applies:

No matter how many days holiday you roll or purchase you cannot exceed a maximum holiday allowance of 30 days (excluding your birthday day off). Please note that the maximum holiday allowance will be adjusted to the part time equivalent for anyone who is not working full time.

## Eligibility

All employees with 12 months service or more.

## For more information

Please contact the HR team for more information.

# OPPORTUNITY TO PURCHASE ADDITIONAL HOLIDAY

Offering you flexibility during years where you may need extra time off.

## Benefit Details

Twice a year you will receive an invitation to apply to purchase additional holiday up to a maximum of 3 days per year (or the part time equivalent of number of contracted days per week).

However, there are two rules that apply.

The first rule is that any days rolled over from the previous year's allowance will be knocked off this maximum leaving you with a purchasable balance e.g.: if you are eligible to purchase 3 days but have already rolled over 1 this takes the maximum days purchasable down to 2.

The second is that no matter how many days you roll or purchase you cannot exceed a maximum holiday allowance of 30 days (excluding your birthday day off). Please note that the maximum holiday allowance will be adjusted to the part time equivalent for anyone who is not working full time.

These invitations will normally be sent in January and June. You will be given a window of two weeks in which to apply. Your application will be sent for manager approval. If approved your additional holiday will be processed on our HR system and the cost of this will be deducted from your salary. The cost will be your basic salary converted into a daily rate (e.g.: For a full-time employee =  $\text{Basic Salary} / 260 \text{ days} * \text{Number of Days Purchased}$ ) and deducted from your salary as follows:

- For additional days purchased in January the cost will be deducted at a rate of 0.5 days per month. The first deduction will be made from your salary due the penultimate working day of March and every subsequent month until the cost is **recovered**.

- For additional days purchased in June the cost will be deducted at a rate of 1 day per month. The first deduction will be made from your salary due the penultimate working day of August and every subsequent month until the cost is recovered.

## **Eligibility**

All employees with 12 months service or more.

# REDUCED HOURS LEADING UP TO MATERNITY LEAVE

Helping you to stay rested ahead of your big arrival.

## Benefit Details

In the 4 weeks leading up to the date you leave the business to go on Maternity Leave (this date starts from when you leave the business including any holiday you may use immediately leading up to your formal Maternity Leave date) we reduce your hours to 10am-4pm every day to help you get the rest that you need.

## For more Information

Please contact the HR team for more information.

# **ENHANCED MATERNITY PAY**

## **Benefit Details**

At Practicus we are pleased to offer an Enhanced Maternity Pay scheme from Statutory Maternity Pay.

## **For more Information**

For more information regarding Enhanced Maternity Pay please refer to our Employee Handbook or contact our HR Team.

# **ENHANCED PATERNITY PAY**

## **Benefit Details**

At Practicus we are pleased to offer an Enhanced Paternity Pay scheme from Statutory Paternity Pay.

## **For more Information**

For more information regarding Enhanced Paternity Pay please refer to our Employee Handbook or contact our HR Team.

# SEASON TICKET LOANS

Spreading the cost of commuting with an interest free loan.

## Benefit Details

Applications for a loan to cover the cost of an annual season ticket between home and your place of work may be made by any member of staff, provided that their contract of employment is not due to expire within eleven months from the point which the loan would be made.

The loan will be interest free and repayable by twelve equal monthly instalments to be deducted from salary commencing in the month that the loan is made.

Applications for loans should be made using the Annual Season Ticket Loan Application Form available from Practicus HR and sent back to them at least 1 month before you require the funds. The loan is in the nature of an advance against salary for other purposes.

Loans are subject to approval by your line manager and the Finance Director. If your loan is approved, you will be required to sign an Agreement for Loan Repayment before funds are released. Recoveries from salary payments will continue until the loan has been fully repaid. No further season ticket loan will be made until the current loan has been discharged.

If employment is terminated for any reason during the year the outstanding balance falls due immediately, and if not recovered from any other source, will be deducted from any salary due or from any other allowances, expenses or other payments due to you such as bonuses, commission etc. If the final salary does not cover the debt owed you will be responsible for paying the outstanding amount immediately.

## For more Information

Please contact the HR team for more information.

# **PRACTICATION TO CELEBRATE YOUR 5TH AND 10TH ANNIVERSARY WITH PRACTICUS**

A suitable celebration for special milestones.

## **Benefit Details**

You will receive an invitation to attend the annual Practication taking place in the year after you celebrate both your 5th and 10th Anniversaries with Practicus.

This is our prestigious, annual European long weekend over the first May Bank Holiday.

## **Cost to you**

This is paid for by Practicus.

## **For more Information**

Please contact the HR team for more information.

# 4PM FRIDAY FINISH

Get that Friday feeling!

## Benefit Details

For those lovely Fridays where you are all wrapped up for the week and ready to start your weekend we offer a 4pm finish on a Friday. Go hit the gym, the pub or your bed – we don't mind – just have fun!

## Cost to you

Nothing, get paid for a normal day but leave at 4.00 p.m. ☺

## Eligibility

Open to all

## For more Information

Please contact the HR team for more information.

# **ANNUAL FLU SHOTS**

Keeping you healthy and strong throughout the winter.

## **Benefit Details**

In office “flu shot clinics” are arranged each year ahead of the winter snap to help protect you against the flu.

## **Cost to you**

There is no cost to you for the flu clinics. Where you are unable to attend or there is no local clinic available, we welcome you to purchase a flu shot externally and claim back via expenses.

## **For more Information**

Please contact the HR team for more information.

# PRACTICUS EASTER EGGS

We love an Easter Eggstravaganza!

## Benefit Details

Every year we provide an Easter Egg for all your children (up to the age of 16)

## Provider Details



## Cost to you

This is paid for by Practicus.

# PRACTICUS CHRISTMAS TURKEY

No Scrooges around here!

## Benefit Details

Every year we provide a Very Very Special Copas Turkey for you to enjoy at Christmas with your family.

## Provider Details



## Cost to you

This is paid for by Practicus.

## For more Information

Please contact the HR team for more information.

# WEEKLY FRUIT BASKETS IN OUR OFFICES

Helping everyone to get their 5 a day.

## Benefit Details

We have a weekly fruit basket delivered to our Henley and Bristol offices filled with a delicious variety of fruit for all.

## Provider Details



## Cost to you

This is paid for by Practicus.

## For more Information

Please contact the HR team for more information.

# CHARITY SPONSORSHIP

Supporting you when giving back.

## Benefit Details

We love that so many of our employees choose to support charities they have a passion for and past achievements have included completing the Three Peaks Challenge, taking part in Triathlons and Marathons and competing in boxing matches.

We therefore commit to you that if you are taking part in any activity for charity we will sponsor you up to the value of £50 per year.

## For more Information

Please contact the HR team for more information.