



# FOR YOUR HEALTH, WEALTH AND WELLBEING

SSE Employee Benefits 2022



# CONTENTS

<b>Welcome</b>	<b>2</b>	<b>Your Travel</b>	
		Cycle to Work	21
		CarPlus	22
<b>Your Health</b>		EV Home Charging Unit Loan	23
Employee Assistance Programme	4	EV Home Charger Discount	24
Nuffield Back to Health	5	Public Transport Season Ticket Loan	25
		RAC	26
BUPA Select Private Medical Insurance	6	<b>Your Pension</b>	
BUPA Cash Plan 100	7	SSE Pension+	28
BUPA Health Assessments	8		
BUPA Fundamental Health Insurance	9	<b>Your Shopping</b>	
Free Eye Tests for VDU Users	10	SSE Advantage	29
		Vodafone Employee Advantage Programme	30
<b>Your Leisure</b>			
HolidayPlus	12	Halfords Discount	31
Gympass	13		
<b>Your Home</b>			
Microsoft Office 365 Home Use Programme	15		
Technology & Home Working Loan	16		
<b>Your Money</b>			
Share Incentive Plan (SIP)	17		
Sharesave	18		
Nudge for SSE	19		



# WELCOME

**Your UK Employee Benefits Booklet provides details of the extensive range of benefits you can enjoy as an employee of SSE.**

Reduced rates are available of a huge range of products and services, from savings on your weekly supermarket shop to healthcare savings.

Benefits offered may differ between the UK and Republic of Ireland due to legislative differences and the availability of providers in each area.

The benefits in this booklet may be varied or terminated by the Company without notice or payment of compensation and are available wholly at the discretion of the Company.





**YOUR  
HEALTH**

# EMPLOYEE ASSISTANCE PROGRAMME

Carefirst

## QUALIFIED SUPPORT FOR LIFE'S UPS AND DOWNS

Carefirst provides you with information and support to help you live a happy and healthy life. You can receive advice and guidance on a wide range of topics including both personal and work related issues. Some of the examples of the issues Carefirst can help with include:

- Managing money
- Relationships
- Moving home
- Family life
- Work
- Returning to work after a break
- Retirement
- Family or personal crises
- Illness and Injury



# NUFFIELD BACK TO HEALTH

To support our employees experiencing anxiety, depression and stress (ADS), or musculoskeletal conditions (MSK), SSE have partnered with Nuffield Health.

A triage call with a Nuffield mental health professional or a senior physiotherapist can be offered who will determine whether CBT counselling or physiotherapy could help.





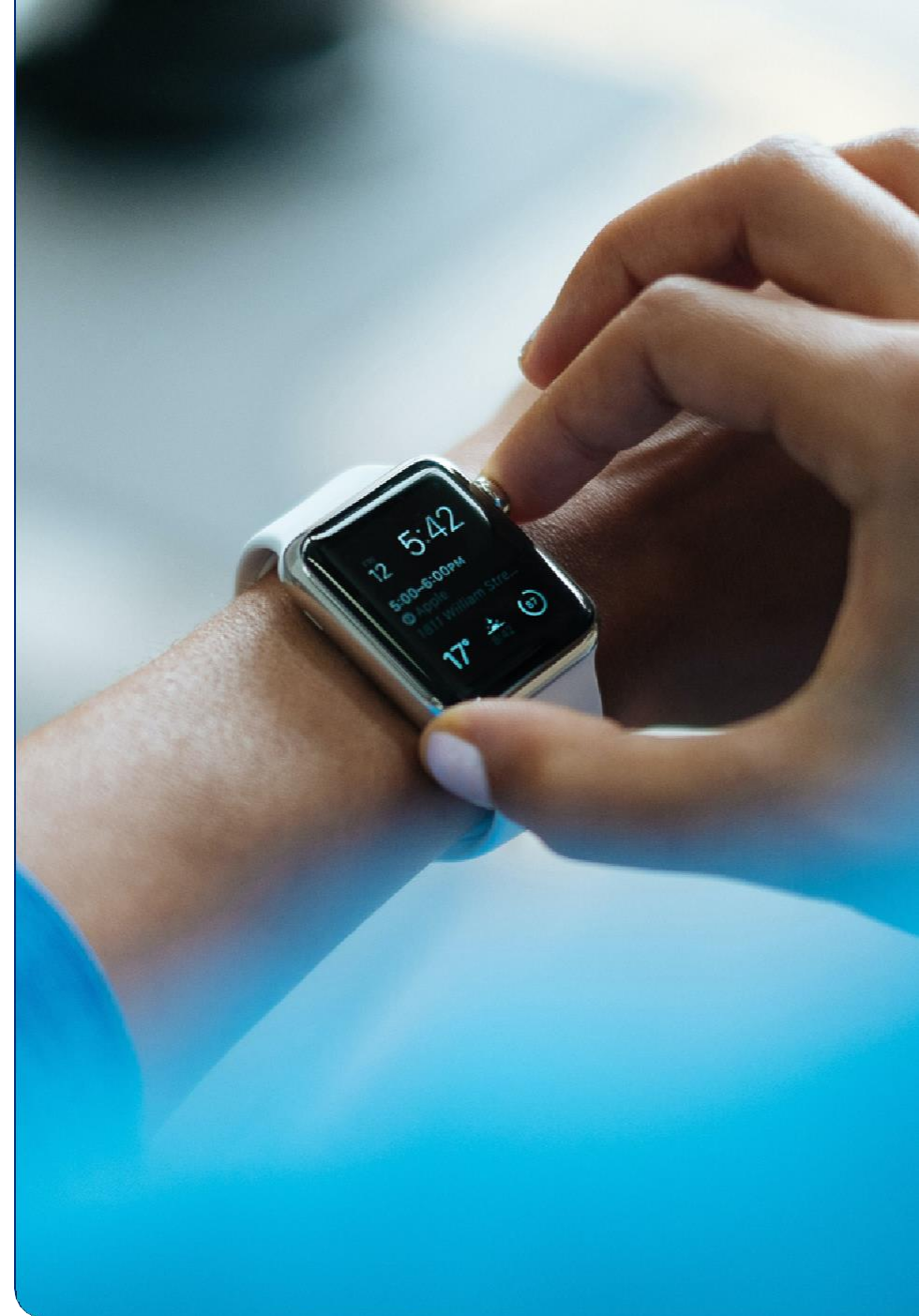
# BUPA SELECT PRIVATE MEDICAL INSURANCE

**Bupa Select is a group private medical insurance policy which runs from April to March each year.**

Pre-existing conditions are covered under the policy (excluding chronic conditions) with in-patient treatment covered in full and an out-patient limit of £1000 per person per policy year.

Single, Single Parent, Couple and Family cover are available, and payment is made through payroll via net deduction over 12 months.

You also get access to a digital GP via the Babylon app.







# BUPA CASH PLAN 100

**If you are paying out regularly for certain health expenses the Bupa Cash Plan 100 might be for you.**

You pay a monthly premium and once you have paid for treatment you send Bupa your receipts to be re-imbursed.

The plan covers a variety of health expenses including dental and physiotherapy treatment and optician costs.

You can take out an individual or family plan. Premiums are payable monthly through payroll via net salary deduction.





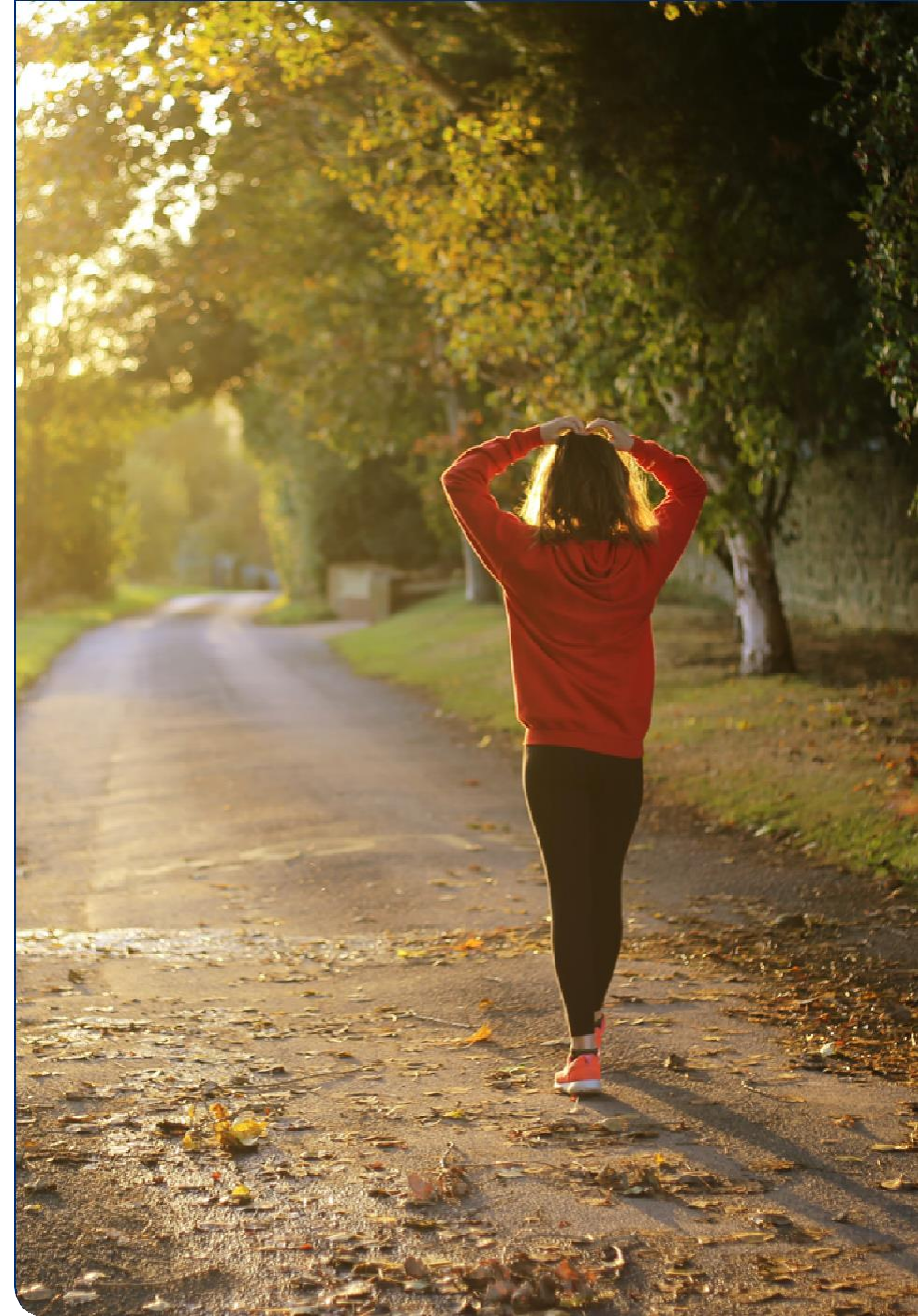
# BUPA HEALTH ASSESSMENTS

**If you would like an overall view on where your health is at, equipping you to take control of your health in the long term, a Bupa health assessment might be what you need.**

Bupa gives SSE employees a 22% discount on their range of health assessments. There are further optional upgrades available and an option to pay over 12 or 24 months – all making it more affordable for you.

There are a choice of assessments to choose from ranging from a 1 hour appointment with a health adviser, to a 2.5 hour appointment including a doctors consultation and personal report.

There are also assessments specifically for female or male health.





# BUPA FUNDAMENTAL HEALTH INSURANCE

**Bupa Fundamental Health Insurance is a health insurance policy with a difference.**

If you attend your GP, NHS appointment or self-pay for a private consultation and are advised you need further tests or treatment, your Bupa Fundamental policy will allow you to receive these privately with Bupa.

Premiums are based on your individual circumstances and pre-existing conditions are not covered.

Premiums are paid monthly via direct debit.



# FREE EYE TESTS FOR VDU USERS

**As an SSE employee you may be entitled to a free eye test.**

If you are a VDU user, the company will reimburse the cost of an eye test carried out at any optician to the value of £30.





**YOUR  
LEISURE**

# HOLIDAY PLUS

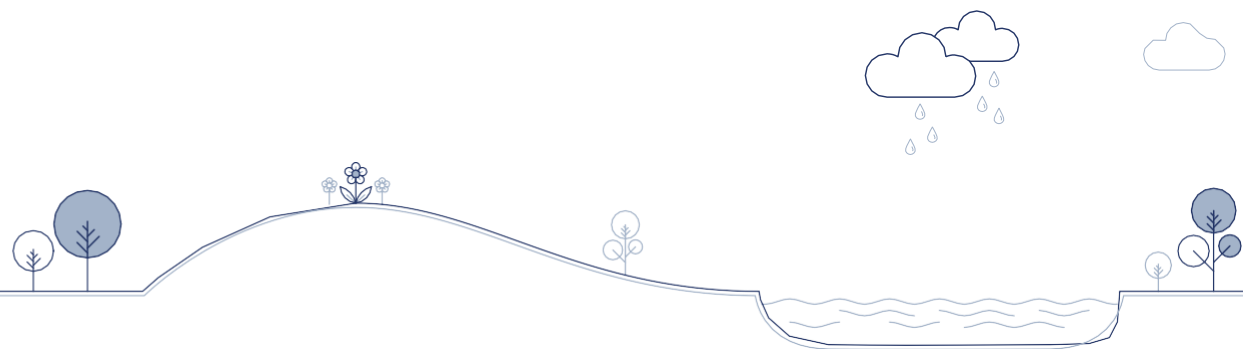
Holiday Plus is a scheme which allows you to buy additional holidays to add to your existing holiday entitlement. Not only will you benefit from extra holidays, you will pay less Tax and National Insurance as Holiday Plus is taken via salary sacrifice through payroll and deducted from your gross salary.

You can buy up to 10 additional days (up to a maximum of 44 days including public holidays).

You do not need to buy holidays in blocks of 5 or 10.

The cost of additional holidays is the same as SSE pays you for a day's work. It is spread in 12 equal instalments and the additional holidays can be taken at any time in the holiday plus year (July to June each year) with the agreement of your line manager.

The window to apply for the scheme opens for the month May each year.



# GYMPASS

Gympass a new and exclusive health and wellbeing benefit is now available. Offering a fantastic range of flexible membership plans for both UK and ROI Employees. We all know that a healthy body and mind is fundamental to a happy life.

Gympass is here to help and is available from £0//€0 per month.

Gympass is a wellbeing platform with thousands of gyms, studios, digital classes, apps and much more.

Giving you the flexibility to work out the way that suits you best.



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**YOUR  
HOME**





# MICROSOFT OFFICE 365 HOME USE PROGRAMME

Microsoft have given all SSE employees the opportunity to buy the latest version of Microsoft Office 365 at a 30% discount through the Home Use Program (HUP).

You will need an SSE email account in order to make a purchase.

This offer includes premium versions of Word, Excel, PowerPoint, Outlook and more. 1TB cloud storage per user and ongoing access to updates.

The Home version gives access for 5 PCs or Macs plus 5 tablets including iPad, Android or Windows and costs £55.99 (usually £79.99).

The personal version gives access for 1 PC or Mac plus tablet including iPad, Android or Windows and costs £41.99 (usually £59.99). \*



# TECHNOLOGY AND HOME WORKING LOAN

To help our employees access the latest technology the SSE Technology and Home Working Loan Scheme offers an interest free loan of up to £2,000 to assist with the purchase of technology for personal use such as desktops, laptops, monitors, tablets and printers.

We also know many of our colleagues are working from home and may want to improve their home working space beyond what is made available by SSE as standard. That is why the loan also covers desks, WIFI boosters/ extenders, office chairs and wireless headsets.

You can repay over 6 or 12 months making purchasing these things that little bit more affordable.





**YOUR  
MONEY**

# SHARE INCENTIVE PLAN (SIP)

The SIP is a plan which helps you build up an investment in the Company's shares.

## INVEST

Simply decide how much you want to invest:

- Anything from £10 to £150 per month. Your investment is used to buy Partnership Shares and your contribution is taken from your gross pay which means that you'll pay less income tax and National Insurance (NI) on your earnings.
- And SSE plc will match each share you buy up to a maximum of three shares. To put it in SIP terminology, you'll be awarded three Matching Shares if you buy three Partnership Shares each month. A capped 1:1 deal, up to three Matching Shares per month.

## OWN

Your Partnership and Matching Shares will sit in your SIP. You'll never forfeit your Partnership Shares; you'll always own them. You can withdraw Partnership and Matching Shares after 3 years from the date of award, but they'll be subject to tax and NI. For maximum tax efficiency, shares must be held in SIP for 5 years from date of award.

## GROW

For as long as your Partnership and Matching Shares are in your SIP, they'll be entitled to dividends paid by SSE plc. But the dividends aren't paid in cash; the cash is used to buy shares to add to your investment, so your investment grows and grows. These are your Dividend Shares. You'll have a blend of Partnership, Matching and Dividend Shares. And for as long as your shares are held in SIP, they're protected from income tax, NI and Capital Gains Tax.

# SHARESAVE

The Sharesave is a very simple savings plan with an optional extra. You commit to savings a fixed sum over a fixed period and at the end of that period you have the opportunity to buy shares at a discounted price.

## INVEST

- Decide how much you can afford – anything from £5 to £500 per month.
- Choose how long you'd like to save – you can have a three year and/or five year savings contract.
- Savings contracts start on 1 October. Your first deduction will be from your September's pay.
- Remember too, we offer Sharesave every year.

## RELAX

One of the luxuries of Sharesave is just how easy it is. Once you've decided how much you want to save, and for how long, you just sit back and watch your savings grow. Everything is taken care of for you. If you cancel before you reach the end of your savings terms, you'll simply get your money back.

## ENJOY

Once you've reached the end of your savings contract, you choose what you would like to do:

- You can use your savings to buy shares at the discounted price; or
- Take your savings back in cash and do whatever you want with the proceeds of your investment – the decisions are yours.

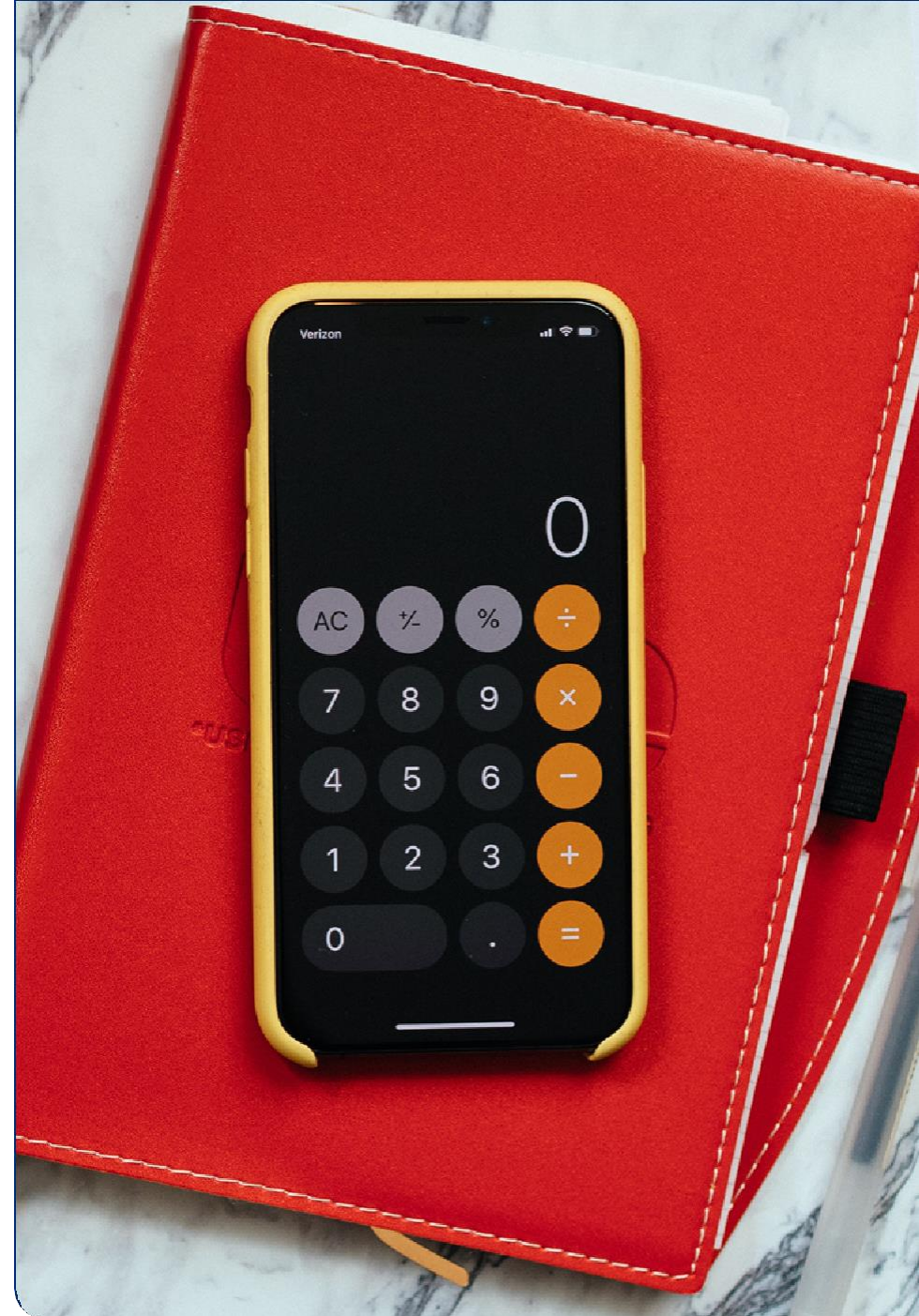


# NUDGE FOR SSE

**Nudge is an external specialist in providing financial education to help you better understand and manage your personal finances.**

Nudge works in two ways.

- Provides you with an exclusive website that shows you how you are managing your money and how changes will impact your circumstances
- Sends you a series of Nudges giving you personalised, bit sized tips and guidance when there is something you need to know about – such as changes in legislation or interest rates.



**YOUR  
TRAVEL**

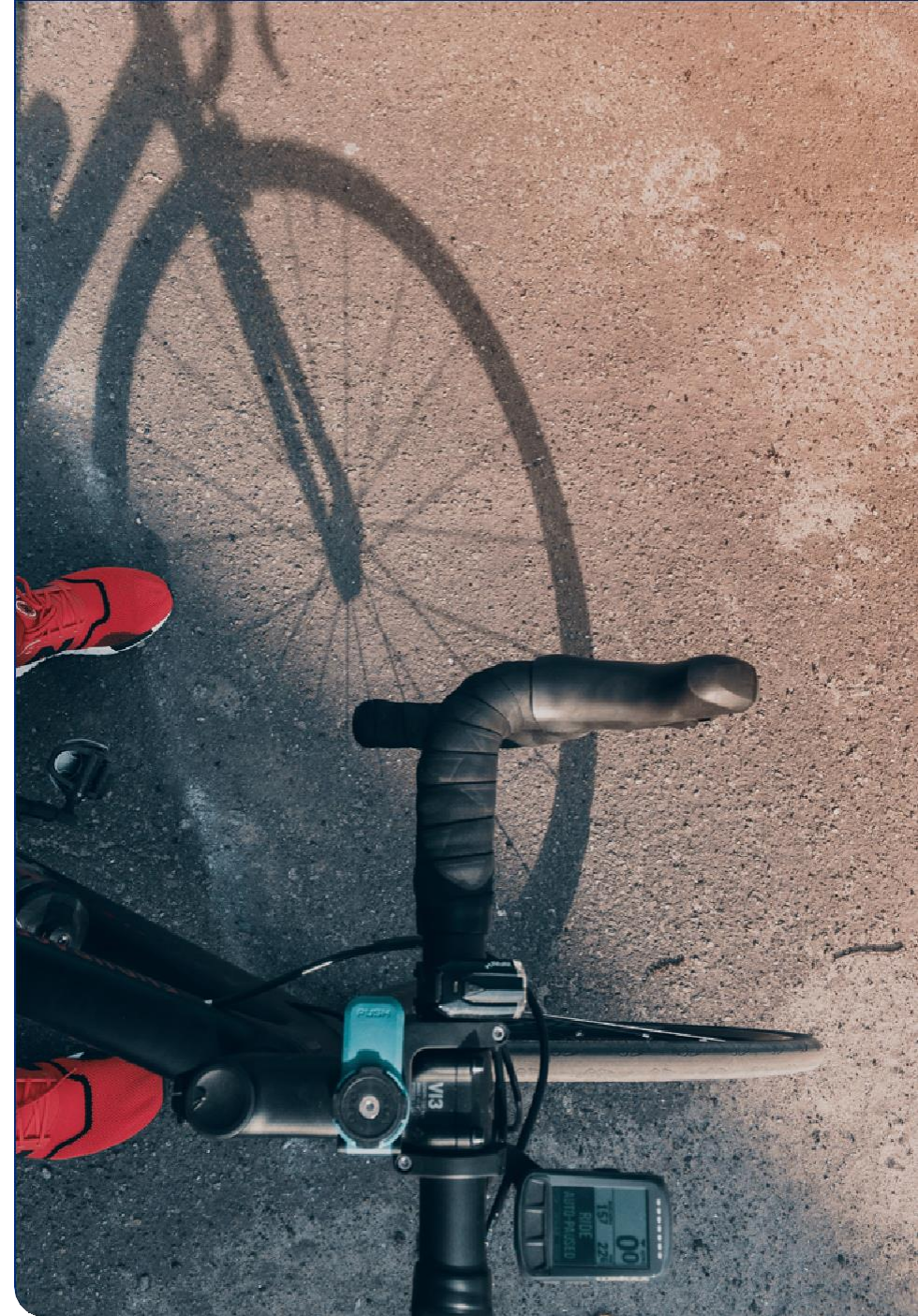
# CYCLE TO WORK

Through SSE's cycle to work schemes, you have the opportunity to hire a cycle and safety equipment to the value of between £100 and £5,000 for the purpose of cycling to work.

As the scheme is run as a salary sacrifice you will pay less tax and national insurance as the deductions are taken from your gross salary. You have the option of a one or a two year agreement.

At the end of the hire period, you have the opportunity to arrange an extended hire at no further cost, until the fair market value is negligible, and you can take ownership of the bike.

The cycle to work scheme allows you to access a bike from over 465 Halfords stores, over 860 independent bike shops and online at Tredz bikes.





# CAR PLUS

## Employees can lease a brand-new car with SSE's CarPlus scheme.

As the scheme is run as a salary sacrifice, you will pay less tax and national insurance as the monthly lease deductions are taken from your gross salary.

You can select a car from many manufacturers with the lowest emission cars attracting the most savings.

At the end of the lease period you can choose to replace the car with another one, return the car, or purchase the car at the scheme supplier's value at that time.



# EV HOME CHARGING UNIT LOAN

With an increased number of employees choosing electric or hybrid vehicles SSE is offering employees an interest free loan of up to £1000 to assist with the purchase and installation costs of an EV home charging unit.

You can repay over 6 or 12 months.



# EV HOME CHARGING UNIT DISCOUNTS

SSE strongly encourages the use of Electric Vehicles in support of its commitment to sustainability and Net Zero by 2050. Legislation came into effect on June 30th 2022 supporting charging points ability to be smart.

So, we are delighted to be able to offer employee's discount on a selection of Home Charging Units. We have 2 offers available right now, with 2 more to come soon.



# PUBLIC TRANSPORT SEASON TICKET LOANS

If you have at least 6 months continuous service, you can apply for an interest free salary advance to buy a public transport season ticket.

You can repay over 6 or 12 months.





# RAC BREAKDOWN COVER

## Discounted RAC Breakdown Cover for SSE Employees

Through SSE's relationship with Vehicle Benefits and the RAC, employees have exclusive access to discounted RAC breakdown cover rates and alternative levels which are unavailable via the RAC website.

RAC's patrols fix 4 out of 5 vehicles on the spot and within an average of 30 minutes.

There are four levels of cover available within the scheme from Roadside Assistance through to European Multi Trip.





# YOUR PENSION

# SSE PENSION +

SSE Pension + offers you a great opportunity for saving over the long term. If you are new to employment you don't have to do anything as we automatically enrol you as part of our commitment to helping you save over your career with us.

## WHY SAVE?

How much money...

- Do you expect you'll need to live on when you stop working?
- Are you currently on track to receive this when you stop working?

Access your plan online and check out the pension forecaster tool on the SSE Pension + site to help you review your contributions and see how much income you might potentially have when you retire.

### **SSE matches your contributions to 6%**

Contributions are made by salary sacrifice so tax efficient

### **SSE makes additional service contributions of 3% after 5 and 10 years Company service**

You also get Life Assurance cover of 7x basic salary

**YOUR  
SHOPPING**



# SSE ADVANTAGE

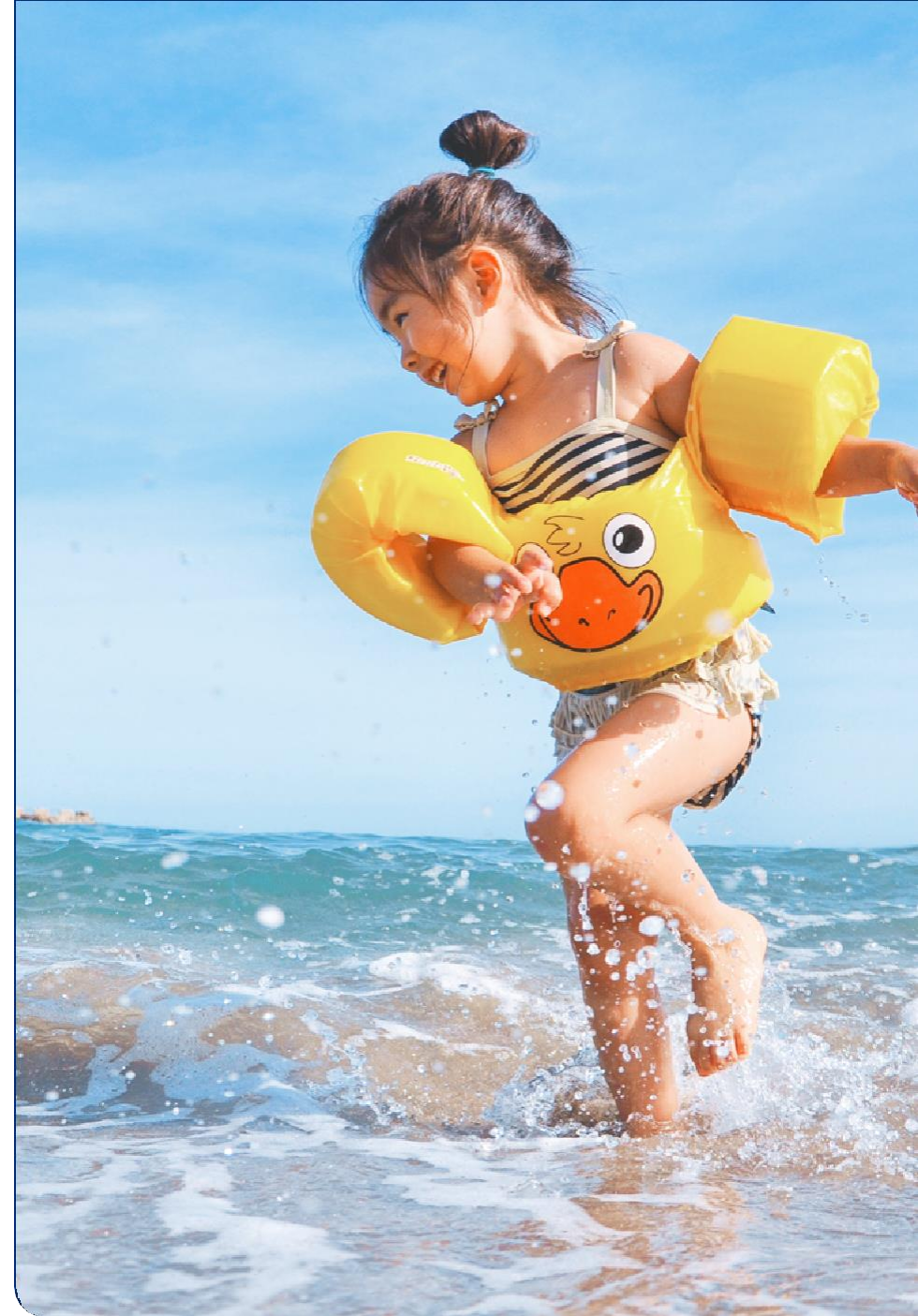
**SSE Advantage offers you a chance to make savings whether you shop in-store or online.**

There are various ways to save. Re-loadable cards, digital voucher codes, local discount cards. All give immediate online cash back which you can transfer back into your bank account or use to purchase further vouchers.

There are a great number of High Street and online retailers including Boots, M&S, ASOS and John Lewis. You can make weekly savings on your groceries with cash back from Tesco, Morrisons, Sainsbury's and Asda.

You can also get great deals on discounted cinema tickets at Cineworld and Odeon.

There are monthly competitions and a lottery too.

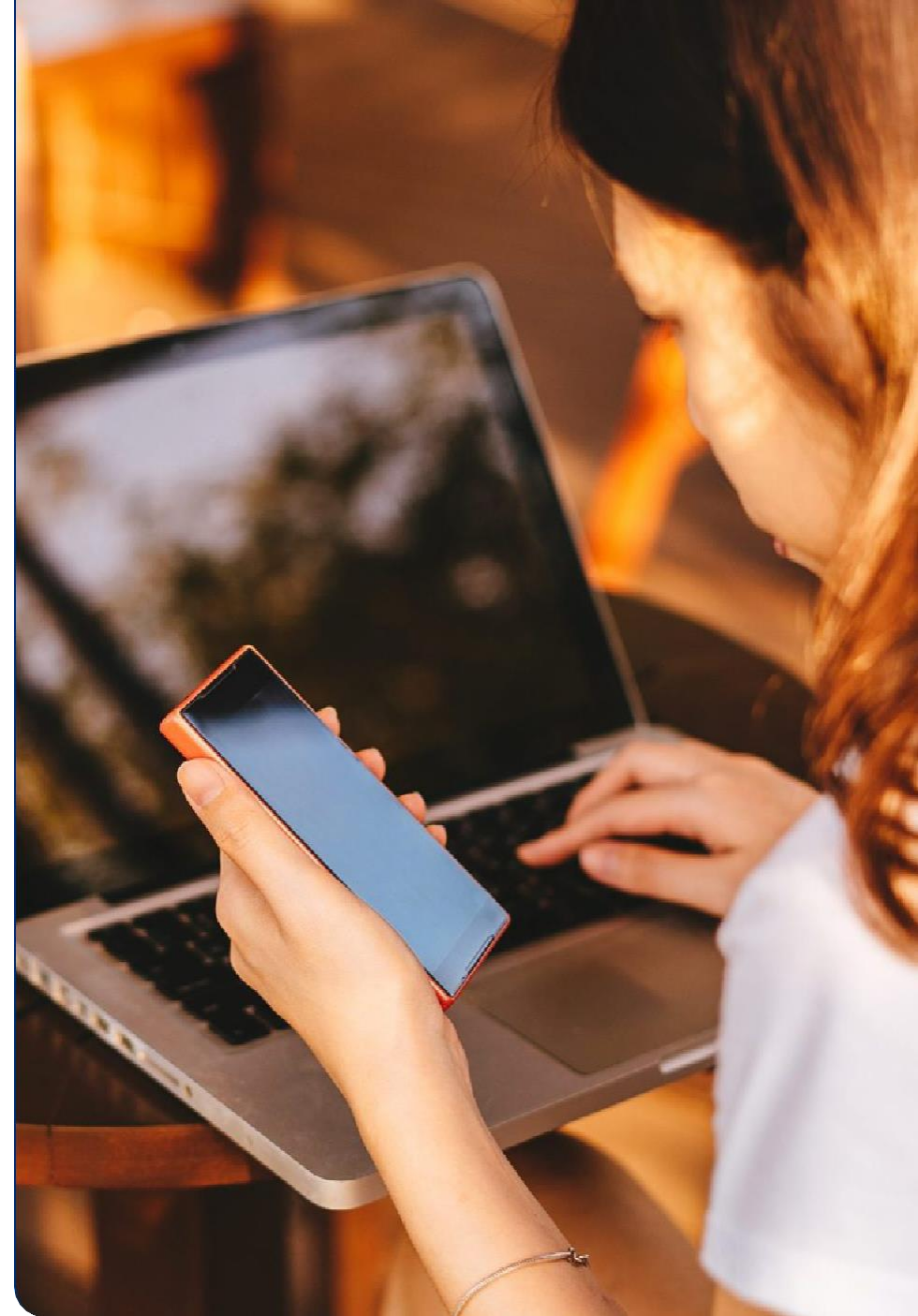




# VODAFONE EMPLOYEE ADVANTAGE PROGRAMME

The Vodafone Advantage scheme gives you the opportunity to access exclusive savings and offers

- 25% off selected Xtra plans with a phone or SIM only
- 15% off SIM only or tablet plans
- £75 Amazon voucher with a new Pro Broadband plan



# halfords

## HALFORDS DISCOUNT

Through our relationship with Halfords and the Cycle to Work Scheme all employees can enjoy 10% off in-store at Halfords. You do not have to be participating in Cycle to Work to get this discount.

The voucher cannot be redeemed online or used in conjunction with any other offer and excludes technology products.

