

JN Bentley Guide to your benefits



Contents

- 02 | Overview
- 03 | Flexible benefits and key
- 04 | Health
- 08 | Lifestyle
- 11 | Financial
- 13 | Protection
- 14 | Total Reward Statement
- 15 | Getting set up and accessing Bentley Benefits
- 16 | Wellbeing

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, you'll receive an email within your first month of employment from Bentley Benefits once it's ready for you to access. See the [getting set up on Bentley Benefits](#) section (p16).

Health

- Westfield Health cashplan
- BUPA private medical insurance
- Best Doctors
- Employee Assistance Programme
- MRI, CT and PET scanning services
- Gym discounts
- Able Futures
- Health screening
- Dental insurance
- Flu jabs
- Prescription safety glasses

Lifestyle

- Annual leave
- Holiday buy/carry over
- Holiday sell
- Payroll giving
- Cycle to work
- Childcare vouchers
- Christmas gift
- Reservist support
- Work/life balance

Financial

- Pension
- Workplace ISA
- Employee discounts
- Professional subscriptions
- Employee referral scheme

Protection

- Life assurance
- Income protection
- Personal accident insurance
- Critical illness insurance

Flexible benefits

Some benefits can only be chosen 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

If you want to extend any of your benefits to your partner and/or dependents, you'll need to add their details on to Bentley Benefits first. The option to add them will then appear on relevant benefits.

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

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 to increase your cover level or add an additional adult, at your own cost.

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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.

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 a number of other services such as:

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

AT

BiK

R

Best Doctors



This service gives you access to a second opinion from a renowned medical specialist. One of the world's top specialists can review your medical case confidentially.

After an in-depth study of your case, the expert provides a comprehensive, personalised report, including recommendations for you to share with your doctor to determine the most effective treatment.

You can access this service through your Westfield Health account.

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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 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.

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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.

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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.

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Health

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

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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.

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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.

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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 hr@jnbentley.co.uk or 01756 699 765.

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Lifestyle

Annual Leave



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



Holiday sell



This benefit gives you the flexibility to sell some of your annual leave to suit your requirements and lifestyle.

A full-time employee can sell up to 5 days of leave. If you work part time you can sell leave up to the value of your contracted weekly hours.

If you carry over the maximum number of holidays, it is not possible to sell as well. This is subject to the [Working Time Policy](#) and the Company reserves the right to remove this benefit.



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).

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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 £1,500 and pay back the cost over 12 equal monthly payments.

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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.

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Christmas gift



Every Christmas we offer all staff a Christmas gift. You'll have the choice of a turkey or a £20 supermarket voucher.

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

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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.

Work/life balance



We recognise the importance of supporting you to balance your work and personal life. We therefore have a number of 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](#).

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 Aegon Retirement Choices \(ARC\) Pension Scheme](#). If you wish to join the pension scheme before 3 months, you can do.

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 anytime:

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

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

Additional voluntary contributions

After you are enrolled into the company 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 monthly amount; either a fixed amount or % of salary.

Expression of Wish Form

You will need to complete an Expression of Wish form and return this to Aegon so that they can take account of your wishes should any death benefits become payable. You can update this at anytime if your wishes change. The form will be sent to you but is also available [here](#).

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](#).

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Workplace ISA



Financial security is becoming more important for all of us, so to help you save for the future we have a Stocks and Shares workplace ISA that you can contribute to straight from your salary.

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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](#).

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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](#).

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Protection

Life assurance

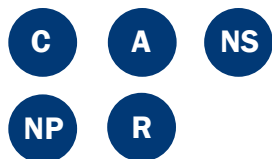


You automatically have death in service cover of four times your annual salary.

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 complete 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



You are automatically provided with income protection cover.

This benefit is intended to allow for a proportion of your salary to be maintained should you become unable to work for more than 13 weeks due to ill health or injury. This would be payable for up to 2 years.



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.



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).





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) twice a year with a snapshot of their overall reward package.

Look out for the company-wide communication with details of when this is available for you to view.



Getting set up on Bentley Benefits

You will receive a welcome email within your first month of employment with details on how to register. You can also find guidance on using Bentley Benefits on [Compass](#).

Accessing Bentley Benefits

From a work device:

If you are accessing via a work device, you can save this single sign on link as a shortcut so you can access without having to enter your password:

<https://idpext.aon.com/nidp/saml2/spsend?id=idpjbentleytbs&target=https://idpext.aon.com/nidp/saml2/idpsend?id=spjbentleytbs>

From a personal device:

Enter www.bentleybenefits.co.uk into your browser. You will need to use you employee number (found on your payslip) and the password you set up when you first registered. If you forget your password, just use the ‘Forgotten Password’ option on the login screen.

App:

Once you have registered, you can access via the App.

- Visit the App Store/Google Play store
- Search ‘**TBS**’ and download and install the app.
- Sign-up if this is your first visit, or log in. Use the PIN **9308** when prompted.



Wellbeing



The [Wellbeing Hub](#) is located on Compass and is where you will find all of our wellbeing support, resources and information.

Mental Health First Aiders



We have a number of trained Mental Health First Aiders (MHFAs) in the workplace who are there to answer calls confidentially if you are in need of mental health support.

Our MHFAs are trained to listen without judgement and can guide you to appropriate professional support and resources to help.

Call 01756 699800.

The line is open during working hours. If your call is not answered immediately or you are calling outside of working hours, you will be transferred to our Employee Assistance Programme.

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

E-mail: hr@jnbentley.co.uk

Tel: 01756 699765

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