



**HEALTH &
WELLBEING
TO BE PROUD OF**



YOUR HEALTH & WELLBEING IS IMPORTANT TO US

That's why we want to tell you about the benefits we have in place to help you look after yourself, both in body and in mind.

We're proud of the difference you make to MAN, our customers and to each other every single day, so we believe it's only right to support you in finding the right balance of your work and home life.





TAKE PRIDE IN YOURSELF

HEALTH & WELLBEING

Your Health & Wellbeing is important. We want to help you take care of it, so we've put in place benefits and services that will help you take pride in all aspects of your life and work.

Remember, it's good to take breaks and to get outside as much as you can. The below should also help your physical and mental health too:



HEALTHSHIELD

Our Healthshield package offers fuss-free health cash plans that can help save you money. The cash plans reimburse the costs of dental check-ups and fillings, eye tests, physiotherapy, prescriptions and much more.

The treatments you can claim for and the amounts you can claim will vary depending on your personal plan, but one thing they all have in common is how straightforward the process is.





VIRTUAL GP

You have access to our virtual GP service, which is available 24 hours a day, 7 days a week, 365 days a year.

You can get unlimited advice, reassurance and, where appropriate, diagnosis, whenever you need it.

Simply use the app to book an appointment with a clinician and choose a video or phone appointment. You can also send a short message to a doctor.



EMPLOYEE ASSISTANCE PROGRAMME (EAP)

You can use our EAP to get FREE, CONFIDENTIAL information, guidance and support on any issue you are facing at work or in life. The EAP can advise on a wide range of topics including work or career, relationships and family, money management and debt, plus Health and Wellbeing.

The Employee Assistance Programme gives you easy access to help and support that can help you to make informed decisions and tackle issues early, before they become troublesome and complex.

The service is available 24/7 and easy to access.





PRIVATE HEALTHCARE

We partner with Healix to offer you Private Medical Insurance

Details on costs are below and you will be given extra information when you join.

COVER TYPE	NEW COST PER MONTH	OLD COST PER MONTH	PAYMENT METHOD
EMPLOYEE UNDER 65 - SELF COVER	£39.12	£21.09	TAXABLE BENEFIT VIA SALARY
EMPLOYEE OVER 65 - SELF COVER	£78.25	£50.61	TAXABLE BENEFIT VIA SALARY
COUPLE COVER	£39.12	£21.09	DEDUCTED FROM SALARY
FAMILY COVER	£58.69	£31.63	DEDUCTED FROM SALARY
SINGLE PARENT (EMPLOYEE AND CHILD/REN ONLY)	£19.57	£10.54	DEDUCTED FROM SALARY
COUPLE COVER (SPOUSE/PARTNER OVER 65)	£78.25	£50.61	DEDUCTED FROM SALARY



CYCLE TO WORK SCHEME

This scheme enables you to buy a new bike on hire purchase, making a monthly payment from your salary.

To help with Health and Wellbeing, you use the loan to buy a bike for yourself and commit to cycle to work for at least 50% of your commute.

The payments are taken from your salary before Tax and NI is deducted, enabling you to save on Tax and NI.

You can borrow a maximum of £3000. The agreement is a hire agreement and at the end of the year Cyclescheme will ask if you want to keep the bike for an additional 3 years. This incurs a cost which varies depending on the bikes original cost. For example, 3% if your bike was £500 or less or 7% if your bike was over £500. After the three years of the extended hire period, the bike is yours.

You can also choose to make a larger payment and own the bike immediately or you can return the bike (at your cost).

£3,000 VALUE

TAKEN FROM SALARY BEFORE TAX AND NI

THE BIKE IS YOURS AFTER HIRE PERIOD



FINANCIAL WELLBEING

Your financial wellbeing is key to your peace of mind: that means less stress and so better physical health too.

We've put in place a number of services and benefits to help you to manage your finances better, to save money and to save for the nice things in life with competitive rates. We can also help you to plan for the future contributing to your pension.



NEYBER

Neyber aims to help improve your financial life so you can do more of what you love.

As a member, you have access to Neyber's Financial Wellbeing Hub which offers resources to build your financial knowledge and confidence. For example:

- If you pay into our company pension, but are not using the maximum available (8%), you can use some of the company pension contributions towards your repayment of this plan.
- If you take this option, the company contributions will be paid to you through your salary and will be subject to tax and National Insurance.
- The company contribution will also be reduced by the amount of the Employers Related National Insurance Contributions payable on the company contributions.





SAVE WITH AN ISA

You can take advantage of a Corporate ISA offered by Aviva. A corporate ISA works like an ISA that you can get on the high street but offers competitive rates.

The ISA is useful for short-term saving for things like saving towards a first home, wedding, etc., but not things like long term pension savings.

You can start your Corporate ISA with Aviva using their My Money portal.



PENSION

We partner with Aviva to provide a pension scheme that enables you to build up a fund that can be used towards buying a pension income when you retire. It's a tax efficient way to save.*

As your employer, we match employee contributions on a one-to-one basis, up to a maximum of 8% of basic salary.

The scheme operates salary exchange on your pension contributions to take advantage of savings in National Insurance for both you and the company.

* Tax benefits are subject to change and their value depends on individual circumstances.





JOIN THE PRIDE

We're proud of what we do and how we do it. We're proud of our people and how they make success happen. We're proud of where we've been and where we're going and of the change we're driving together.

So wherever you join us, in whatever role and however big your ambitions, if you share our team spirit and clear customer focus, we'll make you proud too.

