



Aspen UK Benefits



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Aspen UK Benefits



yourbenefitshelp@aspen.co



MY ASPEN REWARD

Aspen Reward provides you with a Total Reward package that recognises your contribution, pays you fairly through a competitive salary and discretionary bonus, and gives you the flexibility to tailor your benefits to suit you, your family and your lifestyle.

In addition to your salary and bonus, your Total Reward package includes a fully comprehensive benefits offering. This is not limited to just a pension plan to help you prepare for your retirement, it also extends to a great discounts benefit via Aspen Discounts – Smart Spending all the way through to helping you protect your loved ones.

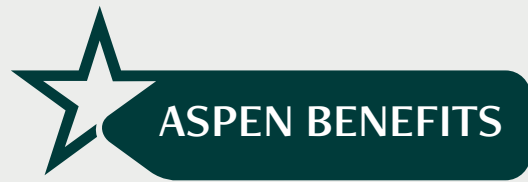
Aspen Benefits is a key part of your Total Reward package. Some benefits, including Life Assurance, Income Protection and Private Medical Insurance are paid for you by Aspen. In addition, we give you a £1,000 Health Hub allowance to support your physical and mental health and wellbeing and you can also use your salary to buy a range of other benefits, from buying and selling your holiday through to purchasing a new computer or even a new car.



KEY

- AB – Anytime Benefits
- TE – Tax Efficient
- HA – Health Hub Allowance

* This scheme was closed by the government to new entrants from October 2018.



Click heading to go to section

HEALTH HUB

A wide range of benefits plus a £1,000 allowance to support your mental and physical wellbeing.

| | |
|-------------------------------|--|
| Employee Assistance Programme | |
| Private Medical Insurance | HA |
| Dental Insurance | HA |
| Health Screening | HA |
| Sports / Gym Reimbursement | HA |
| Eye Tests | |
| Flu Jabs | |

FINANCIAL HUB

Choose from a selection of financial products to help you save for the future or protect your loved ones.

| | |
|-----------------------------|---|
| Financial Education | |
| Corporate ISA | AB |
| Debt Consolidation | AB |
| Season Ticket Loan | AB |
| Pension | AB TE |
| Life Assurance | |
| Income Protection | |
| Travel Insurance | |
| Critical Illness | |
| Personal Accident Insurance | |
| Partner Life Assurance | |
| Will Writing | AB |

LIFESTYLE HUB

A series of great benefits to support your work life balance and help you make everyday savings.

| | |
|--------------------------|---|
| Holiday buy / sell | TE |
| Extra Company Day Off | |
| Flexible Working | |
| Device Purchase | AB |
| Smart Spending | |
| Tastecard | AB |
| Personal Car Leasing | AB |
| Childcare Vouchers* | |
| Give As You Earn | AB TE |
| Cycle to Work | AB TE |
| Food Intolerance Testing | AB |



HEALTH HUB



Aspen Benefits includes a wide range of products and an allowance to support both you and your family's health and wellbeing.

Employee Assistance Program (EAP)

Facing some difficult issues either at home or at work and just want to talk to someone or get some advice? Then make use of our free 24 hour confidential support helpline offering guidance for you and your immediate family members on a range of topics including Finances, Mental Wellbeing, Parenting, Elder Care and Legal Advice.

Contact LifeWorks on
0800 0482 702



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Private Medical Insurance HA

Private medical insurance complements the services already provided by the NHS by giving you access to prompt medical treatment should you need it, giving you peace of mind when it matters most. The Plan covers you for a broad range of medical treatments at a wide range of hospitals. No medical underwriting is required and existing conditions are included.

Dental Insurance HA

Ease the pain of going to the dentist with Dental Insurance to provide you with cover towards the cost of eligible routine and restorative dental treatment. You can choose from five levels of cover to suit your and your family's needs. Use this benefit, not only for emergency treatment, but also for two routine check-ups each year.

Eye Tests

Did you know that we will also pay for you to have free annual eye tests? If you then require glasses to work on your computer, we will pay £55 towards the cost.

Health Screening HA

Health Screenings help you take a proactive approach to your health and wellbeing and can identify potential health issues before they become more of a problem. You will also get advice on making positive lifestyle changes for a healthier future. You can opt for a basic or a more in-depth health screening at a convenient location to suit you.

Sports/Gym Reimbursement HA

Sometimes being motivated to go to the gym is hard and so we'll help you by paying some of the cost. You can claim for all sorts of fitness classes including personal training, swimming lessons, golf membership, squash, or Pilates to name but a few.

Flu Jabs

Having a fever, sore throat and running nose is never fun so we provide flu vaccinations every winter in order to help you protect yourself.

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FINANCIAL HUB



In addition to a pension, access to an interest free season ticket loan and financial guidance and education, we also provide protection when you need it most through Life Assurance and Income Protection.

Financial Education

Not sure how your pension works, how to get a mortgage or need help with your debts? Our financial education service will give you unbiased updates and information.

Pension

AB

TE

People rarely pay attention to planning for their retirement, but making sure you have enough money to have the lifestyle you want when you retire is important and the earlier you start, the easier it will be. Make use of the Aspen pension scheme and we will make a contribution too. Not only that, but you will also benefit from National Insurance and Income Tax savings on your contributions through our salary sacrifice scheme.

Corporate ISA

AB

If you are looking to save up for a deposit on a house or buy a new car then why not make use of our corporate ISA and see your investments grow tax free? It couldn't be easier, just make regular investments directly from your salary each month and choose where you would like to invest your money from different investment funds.

Debt Consolidation

AB

Do you need help getting your debts and credit cards under control? If so, you can access affordable consolidating loans from £2,000 to £25,000 with Neyber. Loans are repayable directly from your salary on a repayment schedule that is easy for you to manage.

Season Ticket

AB

Travelling to work can be expensive and so to help you we can provide interest-free annual season ticket loans to cover the cost.

Life Assurance

We provide life assurance in order to provide financial security in the form of a lump sum for your dependants should anything happen to you while you are employed at Aspen. Go to the Aspen Benefits site to ensure that your beneficiary details are up to date.

Spouse/Partner Life Assurance

Select the appropriate level of cover to meet the needs of you and your family in the unfortunate event that your spouse or partner dies.

Income Protection

Not being able to work for an extended period due to sickness or incapacity can have devastating financial consequences and so, Income Protection is designed to help provide some security in your time of need in the form of a monthly income.

Travel Insurance

While we can't guarantee that the sun will be shining whilst you are on holiday, we can help you if things go wrong. Personal travel insurance provides you with comprehensive cover should you fall ill or suffer an accident while on holiday alone or with your family.

Personal Accident

A potential lump sum payment to help you and your family to adjust to increased demands of a change to your lifestyle, following injury through accident.

Critical Illness

Being diagnosed with a critical illness can be life changing. This benefit offers protection to you and your family by paying you a tax-free lump sum to help you to make any necessary changes to your life when you need it most.

Will Writing

AB

Writing a will doesn't have to be daunting. Take control over what will happen to your assets if you die and make sure your loved ones are protected. Select and book your straightforward, personalised home visit by a specialised legal consultant to ensure that everything is in order for your beneficiaries.



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LIFESTYLE HUB



Whatever your age or personal circumstances, our lifestyle benefits are designed to make your life easier. In addition to extra company days off and flexible working options, you can adjust your annual holiday allowance by buying or selling leave.

You also have access to a wide range of everyday savings through Smart Spending and Tastecard. Spread the cost of a new phone or computer throughout the year or lease a car at our discounted rate. To view the full range of savings opportunities, visit Smart Spending.

Aspen Discounts – Smart Spending

Save up to 10% on your shopping with fantastic discounts and cashback offers at over 1,000 retailers.

Whether you are looking to save money on your weekly supermarket shop, buy a new sofa, or book your summer holiday, you can check out the offers available on Smart Spending. To make it easier, you can also download the app and use instant vouchers on your phone while you are out shopping.

Device Purchase AB

If you need a new phone, computer, laptop or TV, our device purchase benefit means that you pay a fixed amount from your pay for 12 months. You can choose from the latest Apple or Samsung products as well as from a great range of accessories.

Tastecard AB

Put your money where your mouth is and save while you eat. Tastecard enables you to save up to 50% on your food bill at 100s of restaurants near you.

Personal Car Leasing AB

This benefit offers you up to 45% off a personal car leasing contract. There are also cars available with no deposit and the ability to adjust your mileage and contract term. This benefit gives you access to a wide range of cars with great discounts and flexible terms.

Childcare Vouchers

Get help with your childcare costs or help with paying for after-school activities and clubs during the holidays by using Childcare Vouchers. They are hassle-free with payments made direct to the school or carer on your behalf. (Closed to new entrants from October 2018).

Give As You Earn AB TE

Donate to charities close to your heart and make a regular, tax efficient donation each month through payroll. To make your donation go further, Aspen will match your donation up to £100 a month and pay the admin fee so your charity receives even more.

Food Intolerance Testing AB

Do you ever wonder why you are sometimes bloated or feel discomfort after eating? Then food intolerance testing might have the answer. Included is a complete home-to laboratory service to identify problem food and drinks that might be in your diet. You also get nutritional support and advice to help you remove and replace them.

Cycle to Work AB TE

Go green, keep fit and save money by buying a tax free bike from a wide network of suppliers to help you cycle to work and reduce environmental pollution.



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TOTAL BENEFIT STATEMENT

We want you to understand and make the most of what's on offer in your total reward package. That's why we've given you access to your own total benefits statement online. It gives you details of the elements that make up your benefits package including the benefits you choose.

Simply go to **Aspen Benefits** at work via **My Aspen** to start making the most of your total reward package.



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