## SSE NI EMPLOYEE BENEFITS



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### **WELCOME**

Your NI 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 & services, from savings on your weekly supermarketshop to healthcare savings.

NI Benefits offered may differ from the UK & ROI due to legislation 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 FAMILY

## SENIORCARE BY LOTTIE

Lottie is a fantastic benefit, that comes to SSE from the UK's leading elderly care support service. They will be there to help employees understand, find and fund care for elderly loved ones.

They will provide telephone or video consultations and you will be able to speak to one of their care experts about things like:

- Finding care homes in your area
- Support with accessing in home care
- Dementia advice
- Find local services that will be available to you



# YOUR HEALTH

# WECARE ONLINE GP SERVICE

WeCare is our free online 24/7 GP service available to all UK Employees.

Using your phone, tablet or desktop you and your immediate family (dependants under the age of 21 in full-time education) who live at the same address can get access to thousands of experts from the comfort of your own home.

#### Includes:-

- 24/7 GP consultation service
- Mental Health Support
- · Get Fit Programme and much more

To access you must download the WeCare app,

create your profile and use the company's

access code which you can get on the WeCare benefits page.

Then you can access all of the services available.

#### How does the online GP Service Work

- Request a video or phone consultation with a GP
- The GP will call you back
- If you need a prescription, you will be emailed this which you then take to your pharmacy to have filled.
- A private prescription charge will apply
- With your permission the GP can share details of your appointment with your normal GP



If you are suffering from anxiety, depression, isolation, relationship problems, addictions or work-related stress, you will receive confidential rapid access to the right mental health support you need through Onebright.

- · Seamless access for a simple and confidential journey.
- Help within 2 working days of referral.
- Access to fully accredited clinicians.
- Flexible appointments that suit you.
- No travel necessary.
- Simple booking system to help you get started.



## EMPLOYEE ASSISTANCE PROGRAMME

Care first

#### **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



### **HEALTH PARTNERS**

We recognise that MSK (musculoskeletal conditions) are one of the most common reasons for long term sickness absence at SSE. To support our employees, SSE have partnered with Health Partners one of the Uks leading workplace health providers.

You don't have to be absent from work to access Health Partners services and you don't need to be referred by your line manager.

You will find a link on the benefits page and health hub to simply self Refer.





## 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 DENTAL PLAN**

#### Dental care that's easier to access and manage

A Bupa Dental Plan could be suitable for you and your family

if you want support with following:

- Routine check-ups
- X-rays
- Hygienist treatment
- Clinically recommended restorative dental treatment
- Dental injury and emergency & Oral cancer

There are different membership levels and this will determine how much you can claim back in each policy year.





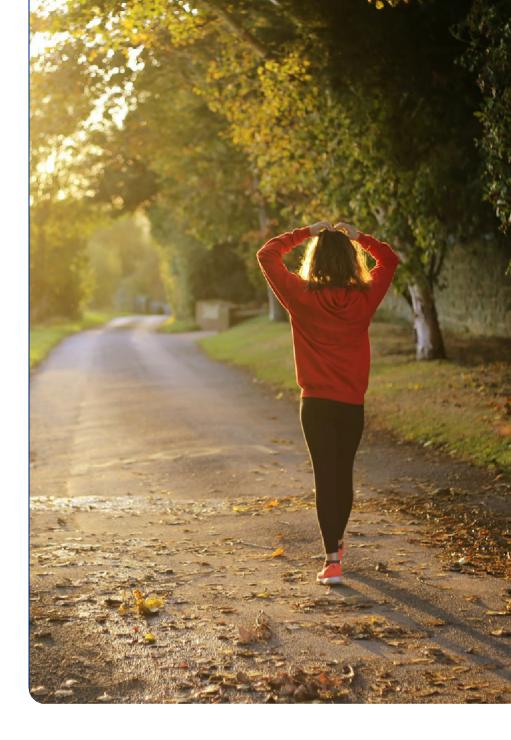
### BUPA HEALTH ASSESSMENTS

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.



# 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 an 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 15 additional days (up to a maximum of 49 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 canbe 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.



\*Participation in salary sacrifice benefits involves a reduction in gross salary and deductions cannot reduce assessable pay below living wage rates. This may limit the total hours available for purchase through the scheme.

### **WELLHUB**

An exclusive health and wellbeing benefit.

Offering a fantastic range of flexible membership plans We all know that a healthy body and mind is fundamental to a happy life

It's a wellbeing platform with thousands of gyms, studios, digital classes, apps and is available from £0 per month.

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



# 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). \*



### **ELECTRICITY DISCOUNT**

In these times of high energy bills, as an SSE employee based in N Ireland you can get up to 18% discount off your electricity bill provided that:

- 1. You choose SSE Airtricity as your supplier
- 2. Your payments are via Direct Debit (for maximum discount)
- 3. You choose electronic billing (for maximum discount)



# 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.

#### **ENIOY**

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.

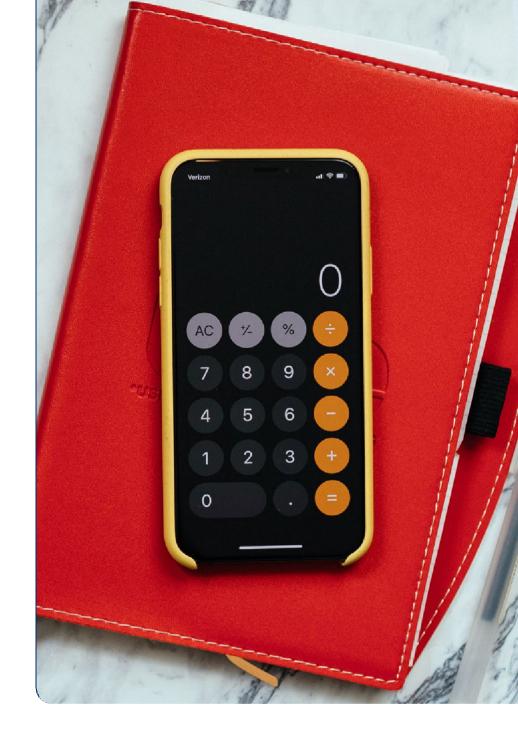


### NUDGE FOR SSE

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**

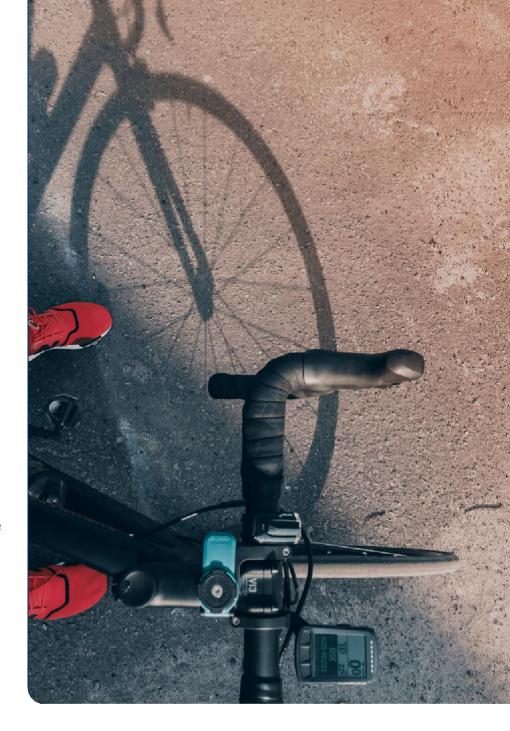
Through SSE's cycle to work schemes, you have the opportunity to hire a cycle and safety equipment to the value of between £100 and £5,000 for the purpose of cycling to work.

As the scheme is run as a salary sacrifice\* you will pay less tax and nationalinsurance 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.

\*Participation in salary sacrifice benefits involves a reduction in gross salary and deductions cannot reduce assessable pay below living wage rates. This may limit the total voucher value available for purchase through the scheme.



## **CARPLUS**

### 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.

\*Participation in salary sacrifice benefits involves a reduction in gross salary and deductions cannot reduce assessable pay below living wage rates. This may limit the cars available for selection through the scheme.



# 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.

We are delighted to be able to offer our employees discount on a selection of Home Charging Units. We have 3 offers available right now on the below.

- Indra smart pro
- OHME Smart charging
- Easee one charger



# 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. The Scheme is part of Aviva's Master Trust.

New employees are automatically enrolled at a contribution level of 6% of pensionable pay\* (this is paid via salary sacrifice). You can request to increase or decrease your contribution at any time by emailing <a href="mailto:pensions-se@sse.com">pensions-se@sse.com</a> confirming the percentage you wish to pay along with a note of your employee number.

SSE match your contribution to a maximum of 6% of pensionable pay\*. In addition, to recognise loyalty, with effect from July 2023, SSE will pay a further 3% of pensionable pay to your pension after 2- and 10-years continuous Company service.

#### **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?

Aviva issue a welcome pack and details on how to activate your member account as soon as they have received your first contribution. Contributions are paid to Aviva a month in arrears so this can vary but should be within your first three months of employment.

# YOUR SHOPPING

### SSE ADVANTAGE

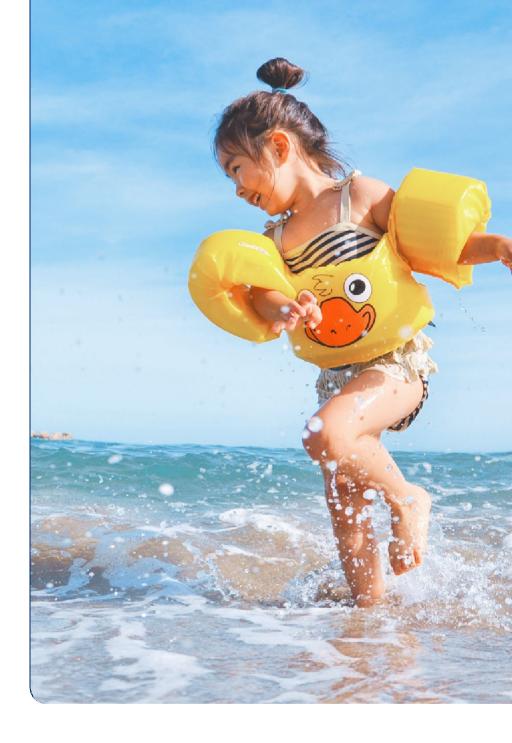
SSE Advantage offers you a chance to make savings whether you shop in-store or online.

There are various ways to save digital voucher codes, discount cards and online cash back offers. All give immediate online cash back which you cantransfer 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 8% 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.



# MORE INFORMATION

More questions? email us at benefits.hr.central.admin@sse.com

