

# Your Total Reward

A photograph of a man and a woman sitting on a sofa, seen from behind. The man is resting his head on his hands, and the woman is leaning back. The image is overlaid with a semi-transparent red grid pattern. The overall color scheme is dominated by red and pink tones.

A guide to your benefits

arqiva



# Unique rewards

At Arqiva, we value you for the unique person you are. Your individual expertise, ideas and ambition will help push us to new horizons.

So, it's only right that we reward you for what you bring, which is why we offer benefits that go beyond your pay.

We want to support the whole you, so you can be the best version of yourself at work and still have the time and energy for a full life outside of it.

Our benefits are here to help you and your loved ones, and support our flexible approach to work. They're also personalised, meaning you pick the rewards that benefit you the most.

This guide lists our huge range of benefits and highlights the key features of each. You can find full details about how to take advantage of them on The Hub under HR – **Pay and Benefits**.



Look out for this icon to see what rewards are available year round.

## How our rewards work

1

Our rewards are split into two categories: **Core benefits** and **Your choice**. Every colleague is provided the **Core benefits**. **Your choice** benefits are our flexible, personalised rewards that you can select each year.

2

Make your choices during November and December – our election window. Your benefits will then take effect from 1 January the following year.

3

For new starters, we'll ask you to choose your benefits within two weeks of your start date. If you start during the election window, we'll let you know how to make your choices.

4

You'll only be able to alter your choices during the year if a recognised 'lifestyle event' changes your circumstances. For example, becoming a parent.

5

Most benefits are made through salary sacrifice so you save tax and/or National Insurance.

**Introduction**

Overview

Core benefits

Your choice

# Overview of your benefits

## Core benefits

These are the benefits every colleague has access to. You don't need to select these as part of your choices during the election window.

## Your choice

Explore our unique rewards and create a benefits plan that works best for you.

Protection

Health

Lifestyle

Money

# Core benefits

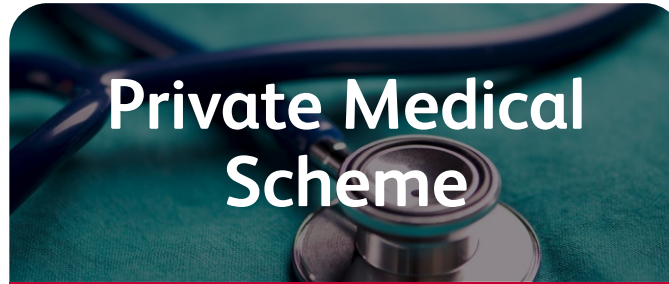


## Group Personal Pension

Contributing to a pension plan is a tax-efficient way of saving for your retirement. Our pension plan is low-cost, flexible and portable with double matching contributions.

### Key features

- Manage your contributions online
- Change your contribution at any time
- We make generous contributions – a minimum of 6% – to your plan (dependent on your length of membership and how much you contribute)
- You choose where to invest your funds
- Option to transfer in pensions from previous employment.



## Private Medical Scheme

Our private medical scheme offers prompt, high-quality medical attention when you need it and the option to include your family, too.

### Key features

- Your cover is funded by us – you only pay the tax due – and you get the option to select cover for your partner and/or family
- £100 member excess payable per claimant per year
- £1,500 limit on outpatient treatment per claimant per year
- Pre-existing conditions are also covered
- Your first point of contact should be your GP – except for muscle, bone and joint pain or mental health concerns, when you can contact our provider directly
- Child dependants are covered until the policy renewal date after their 25th birthday.
- You will be automatically enrolled if you don't opt out yourself.



## Group Life Assurance

In the event of your death during employment with us, we'll support your beneficiary/ies through our group benefit, which provides a tax-free cash lump sum.

### Key features

- Our standard cover pays a lump sum of four times your gross earnings in the last 12 months\* to your nominated beneficiary/ies
- You can only nominate beneficiaries during the 14-day window when you first join, during the election window or when you have a recognised lifestyle change.

\*Policy limits apply. New starters' earnings pro rata'd up to 12 months. Some legacy arrangements may apply.

# Core benefits



## Income Protection

This benefit offers rehabilitation services and support during illness, as well as income protection during a prolonged illness that prevents you from working.

### Key features

- Fully funded by us and begins automatically one year after your start date
- You could receive 75% of your salary (less state benefits) paid just like your monthly pay\*
- Payments made after 26 weeks of continuous absence depending on your personal circumstance.

\*Policy limits apply.



## Personal Accident Insurance

This benefit can help in the event of death or serious injury. Plus, you have the option to add extra cover and include your partner.

### Key features

- Select varying levels of cover for yourself and your partner
- Select cover in units of £25,000 for you, or you and your partner, up to a maximum of £250,000
- The premiums cover children under the age of 18, or 23 if in full time education, but you must declare them to the provider.



## Employee Assistance Helpline

Our confidential colleague helpline gives you and your family advice, counselling and support. Helpline professionals can help with financial and legal matters, consumer issues, medical concerns or family and relationship issues. You can also speak to them about problems affecting your health, wellbeing or work performance.

### Key features

- Free and confidential counselling and advisory services, provided by fully qualified teams
- Available 24/7, 365 days a year via our telephone helpline: 0800 030 5182
- Face-to-face counselling sessions (colleagues only) by appointment
- Visit [The Hub page](#) to find out more.



# Your choice

## Critical Illness

Critical illness insurance offers you financial protection with a tax-free lump sum payment if you're diagnosed with a critical illness, such as cancer, or suffer a serious stroke.

### Key features

- Choose your level of cover in units of £25,000 up to five times your salary (to a maximum of £500,000)
- Partners can be covered up to a maximum of £100,000 but their cover can't exceed yours
- Children are covered at no extra cost up to 25% of your cover (to a maximum of £20,000)
- This excludes pre-existing conditions
- Increase or decrease your cover level each year.

If both you and your partner work for Arqiva you can't select partner cover.

## Podplan Eldercare

This unique service offers support and information to those navigating the complex world of eldercare, i.e. adult social care. It can also help those who don't currently have caring responsibilities but would like to be informed for the future.

### Key features

- Useful guides covering topics, such as:
  - what to ask a home care agency
  - NHS continuing healthcare funding
  - the care needs assessment
  - vital planning tasks.
- Free access to a specialised support team who can help with wills and power of attorney
- Handy care cost calculator
- Advice to help with common issues, such as managing medication or improving safety at home
- Accident prevention tools, such as a trip hazards checklist.



## Life Assurance Extra

In the event of your or your partner's death, this benefit provides a lump sum payment. You can select this reward as an addition to our Core Group Life Assurance benefit.

### Key features

- Select cover for yourself and/or your partner
- Select cover in units of £10,000 up to a maximum of £150,000
- Includes a quick and simple health questionnaire
- You can reduce cover each year by any number of units but only increase by one unit.

# Your choice

## Travel Insurance

Planning a holiday? Wherever you're going, whatever you're doing and whether you're travelling alone or with family, you'll find an option to suit you.

### Key features

- Choose from UK, European or worldwide destinations either with or without winter sports
- Use an unlimited number of trips per year with a maximum of 60 days per trip
- Family members are still covered if they travel without you.

## Gadget Insurance

This benefit gives you comprehensive cover for your and your family's gadgets at home, out and about and even overseas.

There's no limit to the number of gadgets you can have insured, and you don't have to provide any details unless you make a claim.

### Key features

- Covers laptops, tablets, smartphones, wearable tech and many more items
- You can claim for loss, damage, theft and breakdowns, giving you total peace of mind
- Includes gadgets belonging to you, your partner and children up to the age of 18, as well as parents/parents-in-law who live with you
- Two levels of cover to choose from
- See the **policy limits** for the maximum number of claims per year/cost per claim.

## Health Screening

This benefit combines digital technology with expert support to help you be a healthier, fitter you. Evaluate your health and build an improvement plan from recommendations suited to your own health and lifestyle.

### Key features

- Available for you and/or your partner
- Packages available online or in person
- Select from a range of different assessments, including a tailored range of tests
- You'll receive a personalised, written report posted to your home address within 10 days of your assessment
- Spend time with a qualified professional to discuss your results
- Mammograms available for women over 40.





# Your choice

## Annual Leave Buy and Sell

Flex your annual leave to suit your needs.

### Key features

- Increase or decrease your holiday by up to five days\* (with line manager approval)
- Salary adjustments spread equally throughout the year
- You must take at least 20 days and no more than 35 days leave each year.

\*Pro-rata'd for part-time/new joiners.

## Stormfront Electrical Products

This benefit lets you buy a range of products and accessories from Apple, Samsung and many more and spread the cost over two years.

### Key features

- Buy something every year so long as the total amount you owe on 1 January isn't above £2,000
- Choose from a wide range of products and accessories including desktop computers, laptops, tablets, TVs, personal music players, phones and watches up to the value of £2,000
- Spread the cost over 24 months through equal payroll deductions
- If you buy an Apple Mac, you'll also get unlimited access to 100 different in-store training sessions to help you get to grips with it
- Extras include a one-year warranty, free home delivery, telephone and remote access technical support for desktops and laptops
- This option is only available during the election window.

## Cycle To Work

Our cycle scheme saves you money when buying a bike, accessories and safety equipment and offers you an environmentally friendly way of getting about.

You can opt in for this benefit at any time of the year, not just in the election window.

### Key features

- Shop from a wide range of outlets
- Budget of £100-£4,000 for a bike and/or equipment
- We buy the bike and/or equipment, and you make repayments over 12 months
- Income tax and National Insurance savings reduce the cost of your new gear.



# Your choice

## Healthcare Cash Plan

The cash plan gives you money back for a range of everyday healthcare bills, for yourself and/or your family.

### Key features

- Cashback for dental and optical check-ups and treatments
- Cashback for out-patient specialist consultations, physiotherapy, acupuncture, hospital stays and more
- You can get cover immediately (childbirth benefits have a 12-month qualifying period)
- Select cover for just yourself or include your family.

## Season Ticket Loans

If you use public transport for your commute, we can help you with the cost of your tickets.

You can opt for this benefit at any time of the year, not just in the election window.

### Key features

- Choose a 3-, 6-, or 12-month interest-free loan to support the cost of your travel ticket (requires line manager approval)
- No tax implications if the loan is below HMRC limits.



## Shopping Discounts

Save money year-round thanks to the Your Rewards website, where you can find special deals for you and your family.

### Key features

- Specially designed to save you money on a huge range of products
- Offers are continually reviewed and updated.



## Your choice

### Give As You Earn

Working in partnership with the Charities Aid Foundation, this scheme allows you to make donations to the causes closest to you, direct from your pay. And because donations are deducted before tax, they'll also get tax relief.

Arqiva also contributes up to £10,000 per year to Give As You Earn, which is split between all colleagues who donate. So your chosen charity will benefit from an extra donation from the business.



## Missed one of the benefits on offer?

Click below to find out more

### Take advantage of your unique rewards

Everyone gets our Core benefits but you select which Your choice benefits you'd like. Make your choices during our election window – which **opens through November and December** – and your benefits will take effect from 1 January the following year.

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**Your choice**

