

S&P Global UK

Annual Benefit Renewal



Physical
Wellness



Financial
Wellness



Emotional
Wellness



Work-Life
Wellness

Meet the Benefits Team



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Key Dates

March

- 4th MyBenefits selection window open and information session
- 5th London Ropemaker Benefit fair 12:30-2:30pm
- 6th Launch of NEW Salary Sacrifice Car Scheme
- 10th to 17th Virtual information sessions with external benefit providers
- 18th Virtual Townhall / Q&A session
- 20th Deadline day

April

- 1st Benefits become effective
- 2nd – 18th Renewal packs/policies issued
- 23rd Benefit selections will appear on payslip

Up and coming Information sessions

Salary Sacrifice Car Scheme 6th 12 - 12:45pm

Health Cash Plan 10th March 12 - 1 pm

Employee Assistance Program (EAP) 12th March 12 – 12:30pm

Dental 13th March 1 – 2 pm

Medical 14th March 1 – 2pm

Health Assessment – 17th March 12 – 1pm

Townhall / Q&A drop in – 18th March 11 – 12pm

These sessions will be recorded and saved for 60 days. To view the recordings, click on 'Recordings and Videos' within the UK [Our Benefits](#) page.

Benefit Renewal 2025/26

Annual enrolment window is open from 4th – 20th March, effective 1st April 2025

All existing benefits will continue to be offered and managed through the MyBenefits platform.

We strongly encourage you to review your selections, as several of them will carry over to avoid any breaks in coverage.

For a detailed breakdown of your benefit coverage, please visit [MyBenefits](#).

Additional information including FAQs can be found on the [UK](#) benefit page

If you need additional assistance with the MyBenefits platform or have questions regarding your benefit selections, please reach out to the helpdesk at helpdesk@mercermarshbenefits.com or call 0203 435 7925.

You can also visit [mySolutions Portal](#).

What will happen to my current benefit selection?

Benefit Type	Benefit Provider	Automatically carried over (2025 rate applied / same cover level as of March 2024)	Annual Selection only (fixed until 31st March 2026)	Tax/ NI Treatment*
Cancer Screening	Check4Cancer	No	No	National Insurance Saving
Childcare Vouchers (closed scheme)	Eden Red/ Fair are	Yes	No	Salary Sacrifice (Tax and NI saving)
Critical Illness Cover	Unum	Yes	Yes	National Insurance Saving
Critical Illness Partner Cover	Unum	No	Yes	National Insurance Saving
Cycle to Work	Evans / Halfords	Yes	No	Salary Sacrifice (Tax and NI saving)
Dental Insurance	Unum	Yes	Yes	National Insurance Saving
Financial Advice	Helm Godfrey	No	No	No impact, No taxation
Gadget insurance	Crispin Speers & Partners (CSP)	Yes	Yes	National Insurance Saving
Group income protection (GIP)	Legal and General (L&G)	Yes	Yes	National Insurance Saving
Group Life Assurance - Partner	Aviva	Yes	Yes	National Insurance Saving
Group Life Assurance (GLA)	Aviva	Yes	Yes	National Insurance Saving
Group Pension Plan	Aviva	Yes	No	Salary Sacrifice (Tax and NI saving)
Health Assessment – Upgrade / Partner	Nuffield Health	No	No	National Insurance Saving
Health Assessment - funded	Nuffield Health	No	No	National Insurance Saving
Health Cash Plan	Health Shield	Yes	Yes	No impact, No taxation
Personal Accident Cover	Crispin Speers & Partners (CSP)	Yes	Yes	National Insurance Saving
Personal Travel Insurance	Crispin Speers & Partners (CSP)	Yes	Yes	National Insurance Saving
Private Medical Assurance	Bupa	Yes	Yes	National Insurance Saving, BIK due
Salary Sacrifice Car Scheme	SG Fleet	No	No	Salary Sacrifice (Tax and NI saving, BIK due)
Taste card	Taste card	No	Yes	Net Deduction no savings
Technology Purchase	Strom Front	Yes	No	National Insurance Saving
Workplace Savings	Cushon	Yes	No	Net Deduction no savings

*S&P Global is not able to provide tax advice, and therefore, we recommend consulting with a qualified tax professional for individual tax guidance

Access MyBenefits

Reward Centre - Work - Microsoft Edge
https://ssl.perquisite.net/RewardCentre/M/RC#/Home

S&P Global Home Benefits Pensions Overview Spending Accounts Quick Links

VALUES

Welcome Carly

Benefits

From the Benefits Overview you can review the benefits you currently have, see how much your employer contributes and any cost to you, plus what you'll be entitled to when the next window opens.

[> Review Benefits](#)

Wellbeing Support Program

Click on the below link to find out more

[Find out more](#)

MyBenefits – Benefit Overview

- Click on Benefits in the banner
- Expand and view the benefits available
- Slide the 'Values' toggle to show the monthly/annual costs
- Add to benefit selection to basket and complete the checkout process

The screenshot displays the S&P Global website's 'Benefits Overview' page. The top navigation bar includes the S&P Global logo, a menu with 'Home', 'Benefits', 'Pensions Overview', and 'Spending Accounts', and a 'Quick Links' dropdown. On the right side of the navigation bar, there is a 'VALUES' toggle set to '£', along with icons for help, shopping cart, notifications, and user profile.

The main content area is titled 'Benefits Overview'. It features a 'Filters' button on the left and two toggle buttons for 'Per Month' (selected) and 'Per Year' on the right. Below these are three expandable benefit categories, each with a right-pointing arrow icon:

- Health & Wellbeing (green border)
- Lifestyle (blue border)
- Finance & Security (orange border)

Benefit Information

Click on 'More info' within each of the benefit tiles to obtain further information on the benefit offering.

Click on 'Expand All' to view useful information, links, PDF and T&C's.

The screenshot displays a web interface for 'Benefit Information'. The main heading is 'Benefit Information', followed by the sub-heading 'Health Cash Plan'. Below this, there is a paragraph of text explaining the plan: 'The Healthcare Cash Plan provides cash back towards a range of everyday healthcare costs, including consultancy, dental, optical and hospital benefits. It differs from many medical insurance schemes in that it does not require employees to be underwritten or exclude any pre-existing medical conditions.' A second paragraph follows: 'Please read the [receipt requirements](#) carefully as you may need to ask the practitioner to provide the receipt in a specific format to satisfy Health Shield's requirements. To avoid claims being passed over and sent back when logging a claim, the process will be easier for you if you submit the required specifications from the outset.' Below the text are two buttons: 'Expand All' (highlighted with a blue border) and 'Collapse All'. There are two expandable sections, each with a dropdown arrow and a question: 'Who is the Provider?' and 'Who is eligible?'. The first section is expanded, showing the text 'The provider is Health Shield.' The second section is collapsed. At the bottom, a partial sentence is visible: 'This benefit is optional and is available to all UK permanent or fixed term colleagues on the'.

Benefit Information

Health Cash Plan

The Healthcare Cash Plan provides cash back towards a range of everyday healthcare costs, including consultancy, dental, optical and hospital benefits. It differs from many medical insurance schemes in that it does not require employees to be underwritten or exclude any pre-existing medical conditions.

Please read the [receipt requirements](#) carefully as you may need to ask the practitioner to provide the receipt in a specific format to satisfy Health Shield's requirements. To avoid claims being passed over and sent back when logging a claim, the process will be easier for you if you submit the required specifications from the outset.

[Expand All](#) [Collapse All](#)

Who is the Provider?

The provider is Health Shield.

Who is eligible?

This benefit is optional and is available to all UK permanent or fixed term colleagues on the

Home

Help and Support

Benefit Information Frequently Asked Questions **Contact Us**

Contact Us

If you need to call us...

We are here to help you if...

You experience any technical problems with the site, such as logging in;
You need help navigating around the site and finding out what you need to know;
You need any questions answered on the benefits and the rules of your scheme.

Please contact helpdesk@mercermarshbenefits.com who will be happy to provide you with further assistance.

Helpdesk Tel: 0203 435 7925
Email: helpdesk@mercermarshbenefits.com

Private Medical Assurance rates (1st April 2025 – 31st March 2026)

Coverage will continue at the same level for those in the medical plan, those not in the medical plan will be automatically enrolled and can opt out during the annual window.

Level	Total Annual Premium		Annual Team Member Cost		Total Annual Premium		Annual Team Member Cost	
	April 2025 - March 2026				April 2024 - March 2025			
Single Cover (Default - BIK Value)	£	1,297.22	£	-	£	1,095.67	£	-
Single Cover including Non-open referral	£	1,468.45	£	171.23	£	1,247.79	£	152.12
Couple	£	2,594.44	£	1,297.22	£	2,191.34	£	1,095.67
Couple including Non-open referral	£	2,936.90	£	1,639.68	£	2,495.58	£	1,399.91
Single Cover plus Child/Children	£	1,945.83	£	648.61	£	1,643.51	£	547.84
Single Cover plus Child/Children including Non-open referral	£	2,202.67	£	905.45	£	1,871.69	£	776.02
Family	£	3,243.05	£	1,945.83	£	2,739.18	£	1,643.51
Family including Non-open referral	£	3,671.12	£	2,373.90	£	3,119.48	£	2,023.81

Medical Excess - Bupa

Effective 1 April 1, 2025, the medical excess will increase from £100 to £250 per policyholder

This change is aimed at ensuring the sustainability of our benefits program while preserving the coverage offered to our colleagues and their dependents.

Within the UK market, utilisation and spend on medical benefits has seen a significant increase over the past 18 months. This is resulting in significant premium increases across the market, which impacts S&P Global UK. It is important that we manage this increase as effectively as we can to ensure the benefit remains affordable but also as comprehensive as possible and an excess is one way of managing the health risk without having to diminish the cover provided under the arrangement.

As part of our extensive renewal process, we have negotiated firmly to secure the best terms and cover possible, exploring various options. It was felt that the excess was the best way of minimising cost increases, whilst maintaining a highly comprehensive benefit offering. An excess offering will also only impact those who claim whilst maintaining a cost-effective plan, especially for those who value the benefit but maybe don't utilise as much as others.

Emergency Care Benefit - MyFamilyCare

In the event of unforeseen circumstances and emergencies, we offer a comprehensive benefit to support you by providing backup care sessions for childcare, eldercare and pet care during your working hours.

Permanent team members are eligible for this benefit.

S&P provides up to 15 sessions per calendar year, based on availability.

There is an approved global allocation for this benefit, and once reached, the benefit will no longer be available for the remainder of the year.

Colleagues can also avail of other global programs such as [Global Care Leave](#).

New MyFamilyCare platform will launch 1st April 2025. Registered members will be invited to an information session.

Join today using your S&P work credential : [Work+Family Space | S&P Global](#)

New – Salary Sacrifice Car Scheme

We are thrilled to announce the launch of our new salary sacrifice car scheme, designed to provide our colleagues with greater flexibility and convenience in acquiring a vehicle. Through a partnership with a trusted vendor, SG Fleet who will offer personal lease hire agreements that cater to your individual needs, ensuring direct contact with the vendor for a seamless experience. The deduction will be processed via salary sacrifice.

Watch this [video](#) to learning more about this benefit.

Visit the SG Fleet Motorchoice Website for full details including range of models available, personalised quotes and frequently asked questions.

- Go to - <https://motorchoice.sgfleet.com/register/638733>
- Select register on the right-hand side
- Then enter your work email address and create a password
- A verification email will be sent to your inputted email address
- Click on the links in the email to complete the verification process
- Enter your name and surname
- When prompted, enter your unique referral code – **638733**
- Use your new details to sign in to the Motorchoice portal

If you have any questions, contact the consumer team on 0344 85 45 161 or Consumer@sgfleet.com

Useful Information

- For a detailed breakdown of your benefit coverage, and options please visit [MyBenefits](#).
- To review additional material, Presentation Decks and FAQs visit '[Support and Resources](#)'
- Information sessions will be recorded and can be access via '[Recordings and Videos](#)'
- If you need additional assistance with the MyBenefits platform or have questions regarding your benefit selections, please reach out to the helpdesk at helpdesk@mercermarshbenefits.com or call 0203 435 7925. You can also visit [mySolutions Portal](#).