

Benefit Type	Benefit Provider	Automatically carried over (2025 rate applied / same cover level as of March 2024)	Annual Selection only <sup>(fixed)</sup> until 31st March 2026)	Tax/ NI Treatment
Cancer Screening	Check4Cancer	No	No *	National Insurance Saving
Car Scheme	SG Fleet	No	No *	Salary Sacrifice (Tax and NI saving) BIK due
Childcare Vouchers (closed scheme)	EdenRed/FairCare	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	HelmGodfrey	No	No *	No impact, no cost
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 - funded	Nuffield Health	No	No *	No impact, no cost
Health Assessment – Upgrade / Partner	Nuffield Health	No	No *	National Insurance Saving
Health Cash Plan	Health Shield	Yes	Yes	National Insurance Saving
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 - funded	Bupa	Yes	Yes	BIK due
Private Medical Assurance - upgrades/dependants	Bupa	Yes	Yes	National Insurance Saving
Tastecard	Tastecard	No	Yes	Net Deduction no savings
Technology Purchase	Strom Front	Yes	No *	National Insurance Saving
Workplace Savings	Cushon	Yes	No *	Net Deduction no savings

\* Benefit can be selected in the monthly window (4th - 20th) via MyBenefit platform, any benefit changes will be effective the following month.