

Health,
wellbeing,
and lifestyle

Benefits for you

Benefits for you

Hello

At **Oxford Instruments**, our employees are fundamental to our business success. To help us attract, engage and retain the best people, we are delighted to provide a competitive and comprehensive benefits programme with a range of options to suit your lifestyle and wellbeing.

This guide will help you to find out more about all the different benefits we offer.

There are two ways benefits are provided to you, **CORE** and **EXTRA**. Your **CORE** benefits are paid for by Oxford Instruments. In addition, our range of **EXTRA** benefits gives you the flexibility and choice to meet your individual needs.

Whether you want to make the most of your money through savings and investments, look after the health and wellbeing of family members or lead a more active and productive life, the **EXTRA benefits** can help you to achieve your goals.

Further details are available on SharePoint in the HR Hub, 'My Benefits' section. Alternatively, please contact your local Human Resources Team.

This summary is for your information only and should not be interpreted as a guarantee of benefits going forward. Oxford Instruments reserves the right to change, amend, suspend or withdraw benefits at any time.

Our values **We** **are...**



Inclusive

By seeking out different perspectives and diverse collaboration, we deliver better solutions and lasting success



Trusted

We build successful, long-term relationships based on accountability, integrity and respect



Innovative

Through our knowledge, expertise and focused curiosity, we create new possibilities for ourselves and for our customers



Purposeful

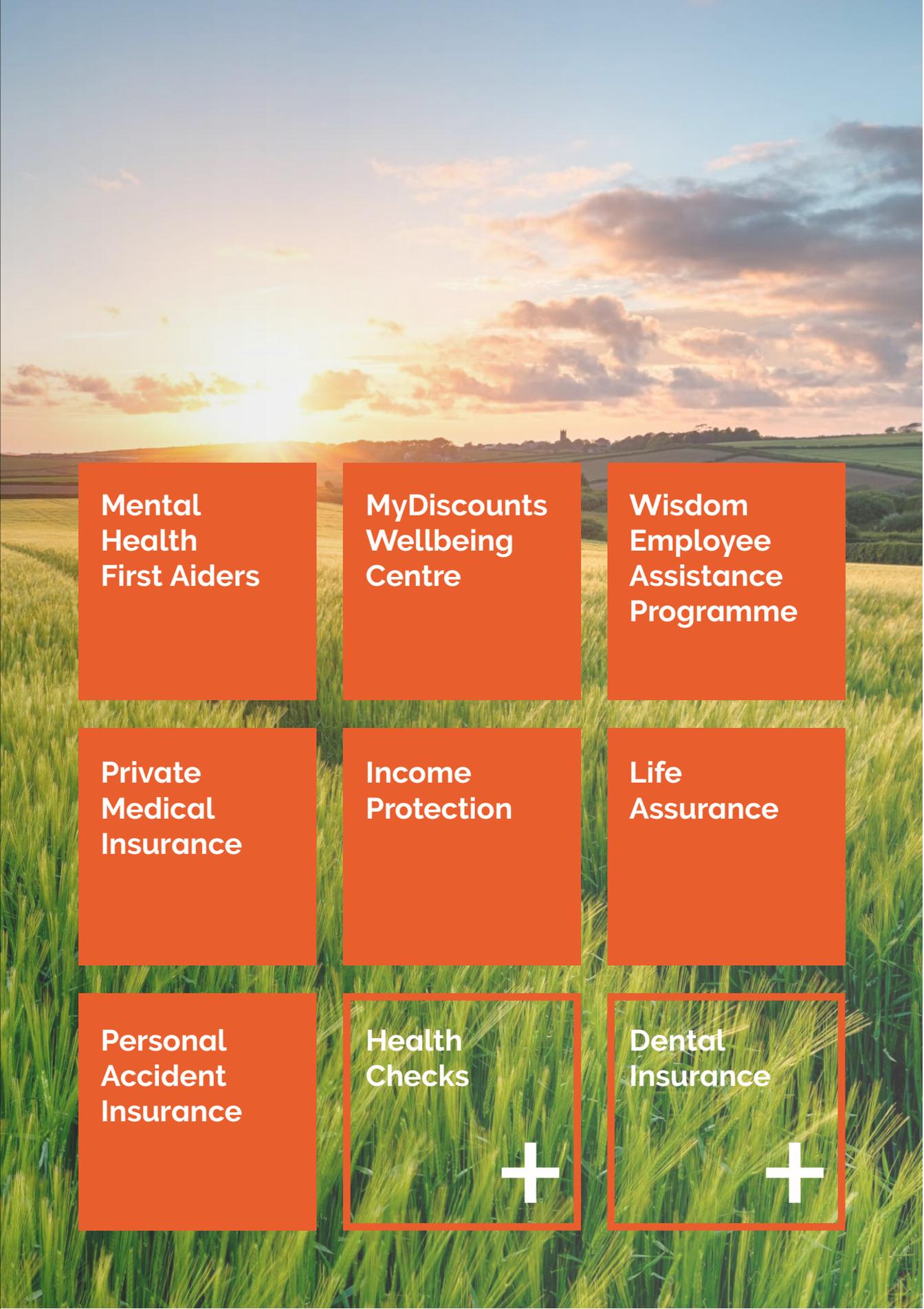
We care, and our passion and commitment drive positive change in the world

Health & Wellbeing

We want you to have access to the right support that will help you feel and be your best, both at work and at home. We all have different needs, which is why we offer a range of **EXTRA benefits** to help you look after your own and your family's physical, emotional, financial and social wellbeing. This includes tools which can help to improve everyday life, as well as additional support for you and your family if you find yourself in more challenging circumstances.



Denotes an
EXTRA benefit



**Mental
Health
First Aiders**

**MyDiscounts
Wellbeing
Centre**

**Wisdom
Employee
Assistance
Programme**

**Private
Medical
Insurance**

**Income
Protection**

**Life
Assurance**

**Personal
Accident
Insurance**

**Health
Checks**

**Dental
Insurance**



Health & Wellbeing



Mental Health First Aiders (MHFAs)

Talking about mental and emotional health can help you and those around you to be happier and healthier. If you are feeling anxious or overwhelmed, or if there is a problem that is interfering with your normal daily life, we have trained Mental Health First Aiders available to support you on each of our sites.

The role of our MHFAs is to be a confidential point of contact who are there for you when you need them. They will listen and guide you in the right direction for any further support you may need.



MyDiscounts Wellbeing Centre

Once you have registered on MyDiscounts (further information in the Money & Lifestyle section), you have free and unlimited access to all that the Wellbeing centre has to offer, encompassing education, support and tools to help you live a healthier and happier life.

To access, you need to register on to the MyDiscounts platform.

There are four categories:



Move

A selection of the best exercise videos to help you meet your fitness goals.



Munch

Provides a collection of deliciously simple recipes.



Money

Expert guides, tips and tools to help you manage your money better and improve your financial wellbeing.



Mind

A collection of mindfulness audios and tips to reduce stress and help you sleep better.





Wisdom Employee Assistance Programme

Wisdom, provided by Health Assured, is a confidential employee assistance and wellness programme that provides proactive wellbeing tools and engaging features to support employees and their household dependants.

As an introduction, below are some of the services provided:

- Confidential 24/7 telephone support
- Up to 10 structured counselling sessions
- Cognitive Behavioural Therapy
- Focus on short term counselling ● Access to trained legal advisors
- Financial and debt management information
- Health risk assessments
- 'Challenge yourself' 4-week plans

There is also a range of health and wellbeing content which has been designed to help you achieve a sense of calm and relaxation. They have been separated into four distinct categories:

Meditation Zone – Relieve stress and become more mindful. There are tailored meditations to help unwind and relax your body and clear your mind.

Sleep Zone – Drift off with mindful meditations, sleep stories, and dreamy soundscapes.

Recipe Zone – Change it up and try something new with delicious monthly recipes.

Fitness Zone – Work your way through diverse fitness videos ranging from HIIT and upper body workouts, to meditative yoga lessons.

health assured



Wisdom
Learn, grow, thrive

To access Wisdom, go to <http://wisdom.healthassured.org/login> and log on with the following details:

Unique Organisation code:
Metlife – Oxford Instruments

Don't forget to download the **Wisdom app**.

Download the Wisdom App



Health & Wellbeing



Private Medical Insurance

Our Private Medical Insurance (PMI) scheme ensures that if you require medical treatment, it is available to you without undue delay. You can use it to access private treatment from the first consultation with a specialist, through to treatment in hospital and beyond.

The cost is paid for by Oxford Instruments, however, this is a taxable benefit, and we are required to deduct Income Tax on the cost of the premiums we pay. The tax you pay is considerably less than the cost of equivalent personal PMI. The scheme operates through Bupa on an annual basis, from February to January, and in the event of making a claim, there is an excess of £150 per registration per scheme year.



Extra Private Medical Insurance

In January, before the new scheme year starts, you have the option to include your spouse/partner and/or dependent children (up to the age of 24) on the Private Medical Insurance.

The additional cost, which is covered by you and deducted monthly via payroll, is excellent value when compared with the average independent Bupa rates for a personal PMI policy offering a similar level of cover. Additionally, the annual excess of £150 is only applied once for each policy, regardless of how many family members need to use the cover in that scheme year.

Additional Bupa Member benefits

Members of the Private Medical Insurance scheme with Bupa, also benefit from a number of different services via Bupa Touch. With Bupa Touch, you can manage your scheme and see all your benefits in one place. You can also access a host of wellbeing services and find a doctor or clinic.

There are also a number of helplines:

Anytime Healthline - Whatever's worrying you, day or night, you can call a nurse and get their professional advice. Call our Bupa Anytime Healthline: 0345 607 7777.

Family Mental Healthline - If you are worried about a young person's emotional wellbeing, you can speak in confidence, to a mental health nurse or a wellbeing practitioner who may recommend and arrange access to an online support programme for completion at home. This service is available, for free, for Bupa members and you do not need to have your family members covered on your PMI. There is no excess payment required and no need for a GP referral. To access this support call 0345 604 0537 between 8am and 6pm, Monday to Friday.

Menopause Healthline - The Menopause Healthline allows you to chat, one-to-one, with a menopause-trained nurse who'll listen, offer clinical advice and provide guidance to help you understand and manage your symptoms. Call 0345 266 7938.



Remote Skin Healthline - For worries concerning moles and skin lesions, the remote Skin Assessment service can help you get them checked for signs of skin cancer from home. Call 0345 850 0465.

Don't wait to see a GP – Call Bupa straight away! - Don't waste any time in checking worrying symptoms of cancer, mental health or muscle, bone or joint conditions. Call and a trained advisor will give you clear advice on what to do next, usually without the need to see a GP first. **Cancer - 0345 850 0465, Mental Health - 0345 600 5446, Musculoskeletal (muscles, bones & joints) - 0345 600 8277.**

Direct Access – Can't wait to see a GP? Don't waste any time in checking out worrying symptoms. Call the Direct Access service and a trained adviser will give you clear advice on what to do next. They could even refer you to a specialist there and then, without the need for a GP referral, helping you take your next steps faster. **Call 0345 712 5855.**



Income Protection

Income Protection is a long-term insurance policy designed to help you if you can't work because you're ill or injured. Oxford Instruments pays for you to have this cover.

In the event of long-term sickness or injury, and if you are under state pension age, you will receive a monthly payment of 50% of your basic salary after 26 weeks of absence.

Payments will continue for a period of up to five years, subject to the insurer continuing to receive evidence that supports your claim.



Life Assurance

For peace of mind, all employees up to the age of 70 years old, are automatically covered for Life Assurance and Oxford Instruments pays the premium for you.

If you are an Oxford Instruments employee at the time of your death, a tax-free lump sum of four times your basic salary will be payable to your nominated beneficiary/ies.

Health & Wellbeing



Personal Accident Insurance

We provide a personal accident insurance policy which covers up to two times your basic salary if you have an accident that results in a permanent disabling injury, the loss of a limb or eye, or your accidental death. The level of cover varies and certain activities and injuries are excluded.



Health Checks

To help you stay as healthy as possible, company-funded health checks and annual flu vaccinations are offered to all employees.

These are optional and you can decide when they are offered whether you wish to take them up.



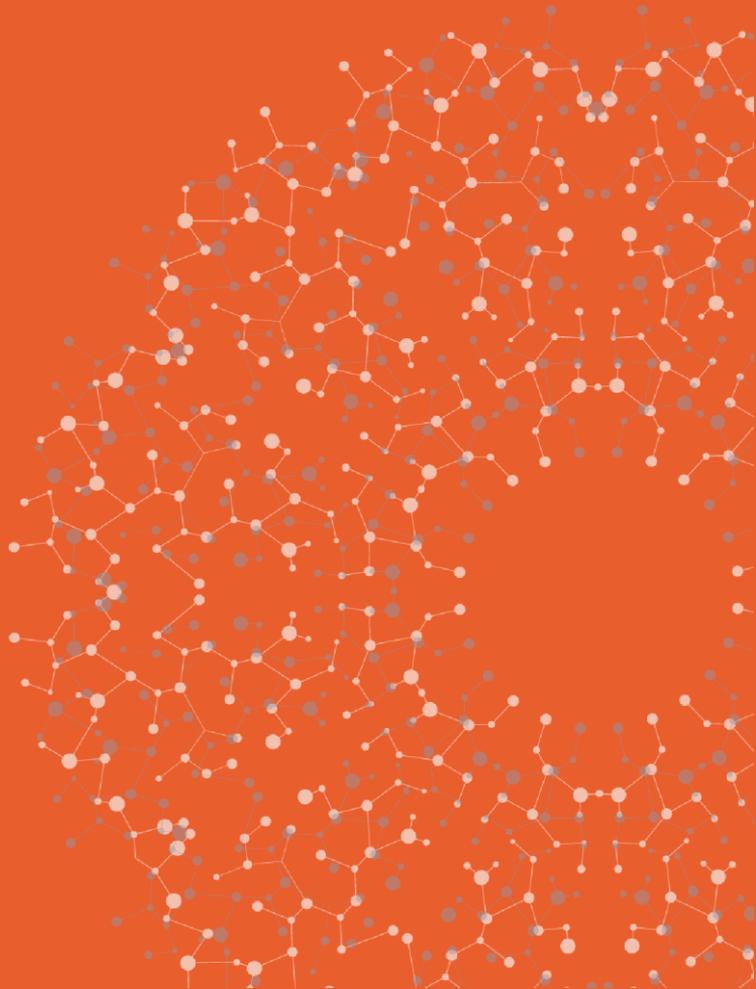
Dental Insurance

To help you manage the cost of dental treatment, we provide optional insurance cover. If you decide to take up the benefit, different levels of cover are available and there are options to cover you and your family members.

The Dental Insurance scheme year runs from October to September and you have the choice to join or update your cover each year, with the premiums you pay deducted via the monthly payroll.



Find out more about all your
Health & Wellbeing benefits **here.**



Money & Lifestyle

Whether you are planning for the future, or are looking for ways to make your money go further now, we offer a number of CORE and EXTRA benefits which will help you to achieve your financial goals. We are also pleased to offer different ways to increase your annual leave entitlement to meet your needs.

Oxford Instruments is an accredited member of the Living Wage Foundation and plays a part in the movement of businesses, organisations and people ensuring that everyone can earn a wage that meets their everyday needs.

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Denotes an
EXTRA benefit

**Pension
Plan**

Holiday

**Holiday
EXTRA
Scheme**



**Holiday
Extra Flex**



**Share
Incentive
Plan**



**My
Discounts**



Cyclescheme



**Home and
Techscheme**



**Payroll
Giving**



**Car Salary
Exchange
Scheme**



**Mortgage
Broker
Service**



**Volunteering
Time Off**



Money & Lifestyle



Pension Plan

To help you save for your retirement, which can last many years, we have set up a Group Personal Pension plan, administered by Aviva. As well as your own contribution into your pension pot, you will also benefit from a company contribution. The sooner you start planning, the bigger the difference it will make.

The plan operates a salary exchange method to reduce your tax and National Insurance and benefits from a low annual management charge. You will be automatically enrolled into the pension after three months' service, although you can also join straight away.

To help you understand how the pension plan works and your options at retirement, we run in-house new member and refresher sessions, plus Preparing for Retirement sessions.



Holiday

Our holiday year runs from 1 January to 31 December. For full-time employees, the paid holiday entitlement is 187.5 hours (25 days).

Part-time employees are entitled to the equivalent holiday entitlement calculated on a pro-rata basis. These amounts are in addition to public holidays.

You may be required to take holiday out of your entitlement for the days between Christmas and New Year if your site closes over this period. This is normally no more than four days.



Holiday EXTRA Scheme

To support your wellbeing and help you achieve a work-life balance that best meets your needs, the Holiday EXTRA Scheme allows you to buy additional annual leave entitlement.

The cost is spread over twelve months and is deducted via payroll before tax and National Insurance. The scheme rules can vary from year to year but the open window to purchase extra holiday is always in December in readiness for the following holiday year.





Holiday Extra Flex

Although many people have enough annual leave through the paid holiday entitlement and optional Holiday EXTRA Scheme, we know that there may be times when you would like a longer break or need more time off than usual.

Holiday Extra Flex allows you to purchase up to twelve weeks' additional leave, subject to business needs and the approval of your Director. Holiday purchased in this way can be taken in blocks of a minimum of one week and you can spread the cost over twelve months.



Share Incentive Plan

Through the Share Incentive Plan, you have the opportunity to share in the future success of our company. You can invest up to £150 per month through a monthly deduction from your salary or make a lump sum investment. Your purchases are made from your pre-tax salary, and for every five shares that you purchase, we will award you one free share.

Please be aware though that the value of shares can go down as well as up, so you may not get back as much as you invest. You will also need to pay tax and National Insurance if you withdraw your shares from the Plan in order to sell them within five years of purchase, and you will lose the Matching shares we award if you withdraw them within three years.



My Discounts

As an employee of Oxford Instruments, you have exclusive access to hundreds of offers and great deals on brands you love. My Discounts is designed specifically for you. With dozens of deals, discounts, cashback and special offers being added each week, there's something for everyone.

Saving couldn't be easier! All you need is your smartphone or computer. Register with your work email address and access thousands of great deals today. As well as having access to loads of discounts, you can access the MyDiscounts Wellbeing Centre which provides further education and support tools which are available in for sections; Move, Munch, Money and Mind.

<https://oxfordinstrumentsmydiscounts.rewardgateway.co.uk>



Money & Lifestyle



Volunteering Time Off

Our volunteering time off programme (VTO) is an employee benefit structured programme that enables you to have two days paid time off to volunteer each year.

You can support charities or organisations that you are passionate about, and are consistent with our Oxford Instruments values, so that you can make a positive change in our communities



Cyclescheme

To help keep you fit, healthy and green, we have partnered with Cyclescheme to save you money on a bike and/or accessories. You pay nothing upfront, and payments are taken tax efficiently from your salary via payroll over twelve months, saving you up to 39% on the cost of your bike and accessories.

You can save on a package worth up to £3,500, and either take advantage of one of the special offers negotiated by Cyclescheme, or alternatively use your voucher at one of the 2,000 participating retailers nationwide.

To participate in the Cyclescheme, the criteria is that you should commute fully or partially to a work place on a bike.

www.cyclescheme.co.uk



Home and Techscheme

The Techscheme lets you get the latest tech! From tablets, TVs and fitness trackers to smart home technology and the latest kitchen appliances, you can spread the cost with up to twelve monthly payments from your salary and make National Insurance savings too.

Techscheme is powered by Apple and Currys PC World, so you can choose from over 5,000 products from their incredible range.

The Techscheme also allows you to get IKEA vouchers so you can choose from thousands of products and help spread the costs.

www.techscheme.co.uk





Payroll Giving

We have teamed up with Payroll Giving so you can give to any UK charity, via payroll from your pre-tax salary. It is the easiest way to support any national or local charity of your choice, and not only is it tax efficient for you, but we will also match your donation up to £5 per month. This means you pay less, but your charity receives more.

To participate, you simply need to visit the Payroll Giving website, choose your charity and select the amount you wish to donate. You can cancel or change your donation or choose a new charity at any time.

www.givingonline.org.uk



Car Salary Exchange Scheme

Car Salary Exchange offers you the opportunity to sacrifice part of your salary and enter a contract car hire arrangement. Under this scheme you will have the potential to receive relief from Income Tax and National Insurance contributions on the amount of salary you sacrifice. Please note though that the car is subject to HMRC Benefit in Kind legislation.

The maximum CO₂ limit has been set at 75 grams of CO₂ per kilometre (g/km). The lower the CO₂ emission of the vehicle which you select, the lower the Benefit in Kind value and the less tax you will need to pay.

The scheme offers all eligible employees a brand new, fully insured and maintained car that includes tyre replacement, European breakdown cover and full comprehensive motor insurance (business use included) all for a fixed monthly cost, leaving you only having to budget for charging or fuel.

www.tusker cars.com



Mortgage Broker Service - Tembo

In our commitment to fostering financial wellbeing, we have collaborated with Tembo, an award-winning mortgage broker, to provide you and your family members, a free mortgage broker service whether it's a remortgage or a new home purchase. Tembo has access to over 100 different lenders to ensure they find you the best deal suitable for to your requirements.

www.tembomoney.com

Find out more about all your Health & Wellbeing benefits on Sharepoint.



Find out more about your
benefits **here**

