



# Employee Benefits Summary

We are pleased to provide you with a summary of your benefits.



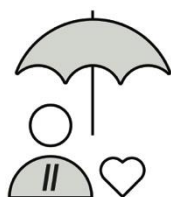
## HEALTHCARE CASHPLAN

Eligible: 1<sup>st</sup> of the month after joining service

We provide you with access to a Healthcare Cash plan.

This enables you to reclaim the costs you incur in respect of routine health issues such as dental, physio/osteo and optical costs. Full details of the cover and limits are available to you from our employee benefit advisers.

The current provider of your Healthcare Cash plan is Mediacash.



## LIFE INSURANCE

Eligible: on joining service

We are going to help look after your family or dependants should something happen to you. This arrangement will provide your family or dependant with a lump sum payment, should you die whilst in service.

The lump sum payment will be **3x basic salary** and this payment will usually be made tax free to your nominated beneficiary(ies).

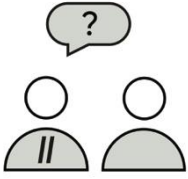
You are eligible for this scheme until the earliest of state retirement age or you leave service. Any payment is subject to acceptance of a valid claim by the insurer.

The company meets the cost of this benefit in full and you are not taxed on these benefits.

**You should ensure that you complete a nomination form.** This will confirm to us who you would wish to receive the benefit if you die whilst employed by the company.

The scheme operates a free cover level of £550,000. This means that if 4 times your total salary equates to more than £550,000, you may be asked to complete a health declaration. Until this is completed, your benefit may be limited. If your benefit level is less than £550,000, there are no forms to complete.

The current provider of your Death in Service life insurance scheme is Canada Life.



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## **EMPLOYEE ASSISTANCE PROGRAMME [EAP]**

Eligible: on joining service

You now have access to an Employee Assistance Programme, which provides the following Wellness and Care services:

- Access to specialist help and advice – e.g. consumer rights, legal issues, debt or domestic matters.
- Confidential telephone counselling – to enable you to talk through problems with trained and objective counsellors.

Face to face sessions – up to 10 sessions per year should you need to talk to someone in person.

All contact is free to employees of the company and completely confidential.

The current provider of your EAP is We Care from Canada Life.

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## **FURTHER INFORMATION**

Upon joining service, you will automatically be enrolled into the benefits scheme. If you do not wish to be included in these schemes, you must opt-out.

We are pleased to provide this summary of benefits. Full details of these arrangements, including scheme rules, will be provided in due course at the benefits presentation.

If you have any immediate questions, please do contact our Employee Benefits advisers – Parallel at [benefitshelp@parallel-eb.co.uk](mailto:benefitshelp@parallel-eb.co.uk) or 020 8877 8306 who will answer any questions that you may have.

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## **NOTES**

Your entitlement to benefits will commence on joining service.

Your eligibility for the schemes will cease at the earliest of state retirement age or if you leave service.

All other benefits cease on leaving service or state retirement age, whichever sooner.

You should note that the benefits are only payable subject to a valid claim being met by the insurance companies underwriting the schemes.

Canbury School Limited reserves the right to change, modify, suspend temporarily or permanently any of the benefit arrangements without notice. Scheme rules and procedures apply.