

A Guide to your Employee Benefits

The following sets out the employee benefits available to you as an employee of Clear Insurance Management and how you can access them.



Group Personal Pension Plan

Your pension plan will be with Royal London. You will automatically be enrolled onto the Clear Group Scheme after 90 days from your 'Commencement Date' unless otherwise stated in your Offer Letter and Contract. The Company will make a monthly contribution from your salary, as per your Contract of Employment, providing you also make the required monthly contribution. You will also have the opportunity to increase your own monthly contributions should you wish to.

This scheme is a Salary Sacrifice Scheme, meaning your personal pension contribution is deducted from your monthly salary before tax and National Insurance then paid into your pension pot. Currently, the total minimum contributions must be no less than 8%. This link provides a good explanation of what a salary sacrifice scheme means: [Salary sacrifice and your pension | MoneyHelper](#). We cannot advise what is right for you and so you should speak to a financial advisor to understand how this impacts your finances. Should you opt into the scheme, the employer National Insurance Contribution is also given back to you through your pension. This will show separately on your payslip but the payment is added to the employee contribution into your pension.

Upon enrolment into the Scheme, you will be sent a letter through the post from Royal London with your details, including the scheme name and investment number. We have a default investment fund where your funds will be invested if you do not select your own investment funds.

Your policy is held in your own name and as such if you leave Clear, you can continue payments in your own right, or it may be possible for a new employer to make contributions.

On enrolment, you will have access to the Royal London online App. The online App is a digital service that will help you to manage your pension, providing ways to plan, review and track your pension pot. You will receive a welcome pack the month after you are enrolled into the scheme, and you will then be able to download the online App and register.

After you have joined the scheme, should you have any queries with regards to your pension please contact the EB Team at Shackleton Advisers on 0208 1254300 (EB@shackletonadvisers.co.uk)

Group Life Assurance (or Death in Service Life Cover)



Group Life Assurance is a lump sum payment made to your dependant(s) in the event of your death whilst working for us, if you have not yet reached your state retirement age. The level of cover provided is currently 4 times your basic annual salary. Medical information is not usually required for cover to be provided but you will be advised if this is not the case.

Cover will start from the 'Commencement Date' in your Contract and on joining you will be asked to complete a nomination of beneficiary form to provide us with details of who you would like benefits to be payable to in the event of your death.

Group Life Assurance is written under Pension Trust and as a result any payment made to your beneficiaries will normally be free of any inheritance tax. Due to the way in which Pension Trusts are created the Trustees of the scheme are not bound to make payment to the persons stated in your nomination of beneficiary form however your wishes would be taken into consideration.

The cost of the cover is met by the Company, you are not required to contribute, and it is not a taxable benefit.

Group Income Protection 

The Group Income Protection Scheme provides a replacement monthly income if you are unable to work due to long-term illness or injury. You are automatically entered into the scheme from the 'Commencement Date' in your Contract. The benefit provided is 75% of salary (less the notional Employment & Support Allowance) in the event of you being unable to continue your current occupation due to illness or injury for more than 13 consecutive weeks. Any benefit paid is subject to the claim being admitted by the insurer.

For the purposes of calculating the amount of any claim, salary is defined as 'basic annual salary prior to deduction of salary sacrifice pension contributions' and is determined on the day prior to absence commencing.

Medical information is not usually required for this benefit to be provided but you will be advised if this is not the case. The benefit will continue to be paid until you are considered fit to return to work by our insurer's medical underwriting team, you leave employment, or you reach your state retirement age, whichever comes first. The cost of the cover is met by the Company, you are not required to contribute, and it is not a taxable benefit.

In partnership with Unum, if you are covered, you and your eligible family members are getting access to a whole range of health and wellbeing services via the award-winning support app - **Help@hand**, including:

- Unlimited mental health support from qualified mental healthcare professionals.
- 24/7, unlimited remote GP appointments
- A fully integrated Employee Assistance Programme, including a 24/7 helpline for emotional and practical support, as well as financial and legal support
- Six 1-2-1 nutritional video consultations per year
- Six 1-2-1 digitally delivered personal training sessions per year
- 360 Wellbeing Score — complete just four short assessments to get your score and unlock six 1-2-1 lifestyle coaching sessions per year
- 1-2-1 lifestyle coaching sessions per year
- Physiotherapy — eight sessions a year shared between you and your partner
- Medical second opinions
- Savings and discounts on your everyday shopping
- On-demand wellness content, plus their Wellbeing Calendar, which is packed with podcasts, articles, webinars and more to help manage your wellbeing

Shortly after your employment start date, you will receive an email from **Help@Hand** advising you on how to download their app and register with them. You will also be able to call them directly on **0808 3043699**.



Employee Assistance Programme (EAP)

The Company can also offer support to you and your family via our Employee Assistance Program (EAP). Help@Hand from Unum provide the EAP support services, with a 24/7 freephone helpline for support anytime – day or night. You can access this via the innovative employee health and wellbeing app from Unum and via their website www.unum.co.uk/employer/help-at-hand to find out more.

Through this EAP scheme, you and your dependants will have 24/7 access to a confidential telephone helpline, a number of mental health consultation sessions (subject to clinical appropriateness), 360 Wellbeing assessments. You can also speak to professionals regarding legal, financial and well-being advice. You can contact them on **0808 3043699** and when prompted, state that you work for Clear Insurance Management.



Group Private Medical Insurance

The Company's Private Medical Insurance Policy is currently held with BUPA. You will be invited to join after six months from your 'Commencement Date' unless otherwise stated in your Offer Letter and Contract. The policy provides you with comprehensive cover for all manner of medical conditions and includes both in-patient and out-patient treatment. Some of the benefits include direct access for mental health, direct access for muscles, bones and joints, direct access for cancer, outpatient consultations, therapies and diagnostic tests, Digital GP services, hospital access, physiotherapy and more.

The cost of this benefit is met by the Company. However, it is considered to be a 'Benefit in Kind' and as such, you will be taxed accordingly on a monthly basis. The policy currently has an excess of £200 per member/dependent, per annum, so you would need to pay this in the event of making a claim.

You can, at your own cost, include cover for your partner and/or dependants up to the age of 25, provided they live at the same address as you.

We will write to you to ask you to confirm if you wish to join the scheme and add any of your dependants. Should you wish to do this at a later date, please email HR@thecleargroup.com at any time and they can get this arranged.

How to access

Once you join the scheme you will receive your paperwork through the post including your membership number.

To make a claim you can call BUPA on 0808 115 4161 or register on the My Bupa App to set up your claim:

[Get treatment or see a GP | Bupa UK](#)

If you need your membership number urgently and your paperwork has not come through, please contact the People & Culture Team, HR@thecleargroup.com

Bereavement Counselling & Probate Services



Through our Group Life Assurance Cover, you have unlimited access to a 24/7 Bereavement helpline, staffed by qualified counsellors, to provide you with the practical and emotional support you need. Please call **0800 9170096** and when prompted, state that you work for Clear Insurance Management to access.

Through our Group Life Assurance cover, you also have access to the probate helpline where probate experts are on hand covering family disputes, validity of wills, power of attorney and obtaining probate. For this confidential advice and support, please call **0808 1643079**. This service is available Monday to Friday 8am-9pm.



Specsavers Eye Care Scheme

We are pleased to announce that we have now partnered with Specsavers to provide employees with free eye tests.

All employees are eligible for one free eye test a year and can use any Specsavers branch. There are currently 900 nationwide.

To request an eVoucher, email the People & Culture team (HR@thecleargroup.com). The eVoucher will be sent to your work email address. You will need to book the eye test appointment directly with your preferred Specsavers branch and present the eVoucher.

In addition to the cost of the test, the eVoucher will also provide a £50 contribution towards glasses if they are required solely and specifically for VDU use. The glasses can only be purchased from Specsavers, and you will also be offered a premium club voucher which is a £20 discount from the Specsavers £100+ glasses range. This premium club voucher discount is also available to all employees eligible for the eVoucher regardless of the prescription.

To book an eye test and find a Specsavers branch near you, please click [here](#).

Please note that Clear will not reimburse eye test costs or any contribution towards glasses if outside the above process.



Holiday Purchase Scheme

You may, subject to not exceeding a maximum of 30 days holiday per annum, purchase up to 3 days additional holiday per annum (or the pro rata equivalent for part time employees) subject to approval by your manager, at their discretion. If approved, the purchase amount will be deducted from your salary but spread across the 12 months of the year. You may purchase additional days at the discretion of your manager part way through the year, but the amount will then be deducted across the remaining months of the calendar year. Additional holiday days must be paid for during the same annual leave year.

Tusker - Electric Car Benefit Scheme



The company operates an Electric Car Benefit Scheme through Tusker which is available to all employees after completion of six months continuous employment. A fixed monthly amount is taken directly from your gross salary on a salary sacrifice basis and in return, you get 10% of the employer NI savingback and the use of a brand-new car – Tusker sort everything else out at no extra cost.

As well as a brand-new car, the scheme includes:

- Maintenance of the vehicle including all servicing, batteries, exhausts and tyres
- Fully comprehensive motor insurance including all business travel for you
- Annual road tax
- Contactless doorstep delivery
- Roadside assistance (home start & recovery UK & European cover)
- Relief car for when your car is off the road (if selected)

To access the scheme, get a quote and see the range of cars available, simply visit www.tusker cars.com and create an account using your company code 'TCG2' and your work email address.

You can also get in touch with Tusker directly by phone on **0333 400 7431** or via email at EET@tuskerdirect.com.

Please note, as this is a salary sacrifice arrangement, the scheme caps the ability to reduce your cash earnings below the National Minimum Wage rates. Once enrolled onto the Tusker's website, it will allow you to input your salary to see what options may be available to you.

ROAD ANGEL

Road Angel

As a Clear Group employee, you (and your friends and family) can take advantage of our partnership with Road Angel. Road Angel offer discounted rates on dash cams for your car when purchased through our dedicated site. You are also eligible to receive an additional 5% discount which can be redeemed at checkout by using CAMFIVE.

The Benefits of Road Angel Dash Cams

- 24/7 protection, featuring Parking Mode, reducing the risk of theft and vandalism.
- In the event of an incident the camera records and saves the footage for download to an app, including time and date.
- Captures evidence to submit to insurers when making a claim helping to reduce settlement times and reduce fraud.
- Options to record general driving styles, including speed, braking, and cornering.
- Many insurers offer premium discounts where dash cams are installed and active.
- Market-leading 3-year warranty.

For more information and details on how to take advantage of the offer see below:

<https://roadangelinsurance.co.uk/cim-employee-benefits>



Cycle to Work Scheme

Launching in February 2023, our cycle to work scheme with Cycle Solutions offers you an online store with the widest single selection of bikes and a UK-wide partner store network of local independent bike shops. You will receive round the clock customer support, expert advice via telephone, email or live chat. With guaranteed compliance and security.

With online and local bike shops, you will have access to thousands of bikes, savings of up to 48%, free 8-week insurance, free next day delivery on online orders, free kit bag and multi-tool with every bike.

You will be able to choose a bike up to the value of one months salary and a fixed monthly amount is taken directly from your gross salary on a salary sacrifice basis, over a 12 month period. Cycle Solutions then provide three option available to you at the end of the scheme process.

Option 1 – Return the equipment, where Cycle Solutions will make arrangements directly with the employee to collect the unwanted goods.

Option 2 – Purchase of the equipment, employees can pay Cycle Solutions the fair market value for the bike and equipment.

Option 3 – Extended use agreement, employees can sign up to Cycle Solutions 'Extended Use Agreement'. Where Cycle Solutions will work with you to discuss further arrangements and ongoing dealings.

To access the scheme, simply visit <https://www.cyclesolutions.info/>

Training and development

Support and guidance will be provided to you with regards to training and development, including purchasing of study materials, professional body memberships and one exam entry for professional qualifications.



Gym Membership Deals and Discounts

Our Private Medical Insurance provide AXA PPP Healthcare offers AXA Health, which provides discounted membership and deals, to all employees of Clear. AXA Health is available to you regardless of whether you are or are not a member of the private medical insurance scheme, although the discounts and deals available to you will vary on this basis.

You can dive into wellness with individual monthly memberships at Nuffield Health Fitness and Wellbeing, with some of the benefits including:

- Access to 114 centres nationwide
- 100s of group exercises
- State-of-the-art gym floors

Or you can find your feelgood with a Hussle multi-gym pass, with some of the benefits including:

- Access to gyms pools and spas from the UKs largest networks
- Online fitness including LES MILLS+
- Monthly memberships

AXA Health's multi-gym offers include discount memberships, no annual contracts and no cancellation fees.

To find out how to claim your AXA Health multi-gym membership offers, go to axahealth.co.uk/fitnessoffers. Terms and Conditions will apply on all memberships and discounts.



The Gym Group

At Clear, we have a code you can use at The Gym Group, which will give you 10% off your membership and no joining fee - all year round. You can see more information on the locations and different types of memberships here: [Gyms Near Me | Find a Gym | The Gym Group](#)

The code to use is: **TGG10THECLEARGROUP**



Helix Financial Partners

We've partnered with Helix Financial Partners, a mortgage brokerage with over 60 years of combined experience and access to more than 150 lenders, including both mainstream banks and specialist lenders. They can offer all Clear Group employees a mortgage and protection service, completely broker fee-free!

To help you make the most of this service, you can now book a free 1-to-1 consultation for expert and tailored advice on:

- Buying your first home
- Moving home
- Remortgaging & rate concerns
- Helping family onto the property ladder
- Reviewing your current mortgage

You can access this service here www.helixfp.co.uk/bookings/?company= the clear group.

If you have any questions, please contact your People Partner.

Long Service Award Policy

Our people are and always will be our greatest asset and our Long Service Award Policy reflects our appreciation for our employees dedicated years of service. This policy includes cash awards, additional holiday (pro-rated for part-time employees) and lunch with the Board for those who reach a decades anniversary (10/20/30 years' service) to honour the milestones you hit in during your career with us.

Years' service	Cash award (net)	Additional holiday
5 years	£250	0 Days
10 years	£500	5 Days
15 Years	£750	5 Days
20 Years	£1000	5 Days
25 Years	£1250	5 Days
30 Years	£2000	10 Days
35 Years	£2500	6 weeks paid sabbatical



Other Reward Schemes

Employee Referral Bonus: If you recommend a candidate who is successfully offered a role within the Group, following the appointment and upon successful completion of their probationary period, you will receive a £1000 (gross) bonus.

Qualifications Bonus: Upon successful completion and proof of the following qualifications, the below bonuses (gross) will be made payable to you:

- Cert CII - £250
- Dip CII - £500
- ACII - £1000