



SSE UK

Your benefits

Welcome

Your UK Employee Benefits Booklet provides details of the extensive range of benefits you can enjoy as an employee of SSE.

Reduced rates are available on a huge range of products and services, from savings on your healthcare to savings on your childcare.

If you have any questions or comments, please email benefits@sse.com.

*Benefits offered may differ between the UK and the Republic of Ireland due to legislative differences and the availability of providers in each country. The benefits outlined in this booklet may be varied or terminated by the Company without notice or payment of compensation and are available wholly at the discretion of the Company.



Contents

Your Money

Pages 5 – 7

Share Incentive Plan
Sharesave
Give As You Earn

Your Travel

Pages 20 – 24

Cycle to Work Schemes
Season Ticket Loans
Translink TaxSmart
Vauxhall Partners

Your Pension

Page 9

Group Personal Pension Plan

Your Shopping

Pages 31 – 32

Extras
Vodafone Employee Advantage

Your Leisure

Page 18

Holiday Plus

Your Family and Your Health

Pages 11 - 16

BUPA Care
Best Doctors
Working Well
Baby Bumps
Childcare Vouchers

Your Home

Pages 26 - 29

Staff Energy Discount
Microsoft Home Use Programme
Shield Boiler Repair and Cover
New Boilers
Jewson Discount

Your benefits

Your money



Share Incentive Plan

What is SIP?

It's a Plan which lets you build up an **Investment** in the **Company's Shares**.

Own

Your Partnership and Matching Shares will sit in your SIP. You'll never forfeit your Partnership Shares; you'll always own them. You can withdraw Partnership and Matching Shares after 3 years from the date of award, but they'll be subject to tax and NI. For maximum tax efficiency, shares must be held in SIP for 5 years from date of award.

Invest

Simply decide how much you want to invest:

- Anything from £10 to £150 per month. Your investment is used to buy Partnership Shares and your contribution is taken from your gross pay which means that you'll pay less income tax and National Insurance (NI) on your earnings.
- And SSE plc will match each share you buy up to a maximum of three shares. To put it in SIP terminology, you'll be awarded three Matching Shares if you buy three Partnership Shares each month. A capped 1:1 deal, up to three Matching Shares per month.

Grow

For as long as your Partnership and Matching Shares are in your SIP, they'll be entitled to dividends paid by SSE plc. But the dividends aren't paid in cash; the cash is used to buy shares to add to your investment, so your investment grows and grows. These are your Dividend Shares. You'll have a blend of Partnership, Matching and Dividend Shares. And for as long as your shares are held in SIP, they're protected from income tax, NI and Capital Gains Tax.

Sharesave

What is Sharesave?

It is a very simple savings plan with an optional extra. You commit to saving a fixed sum over a fixed period and at the end of that period, you have the opportunity to buy shares at a **discounted price**.

How does it work?

Invest

- Decide how much you can afford – anything from £5 to £500 per month.
- Choose how long you'd like to save – you can have a three year and/or five year savings contract.
- Savings contracts start on 1 October. Your first deduction will be from your September's pay.
- Remember too, we offer Sharesave every year.

Relax

One of the luxuries of Sharesave is just how easy it is. Once you've decided how much you want to save, and for how long, you just sit back and watch your savings grow. Everything is taken care of for you. If you cancel before you reach the end of your savings terms, you'll simply get your money back.

Enjoy

Once you've reached the end of your savings contract, you choose what you would like to do:

- You can use your savings to buy shares at the discounted price; or
- Take your savings back in cash and do whatever you want with the proceeds of your investment – the decisions are yours.



Note: This communication is not intended to give any investment recommendation. Affordability should be a key consideration for participation in Sharesave, and don't forget the impact on affordability if you have any other financial commitments. If you're not sure Sharesave is right for you, best to talk to an Independent Financial Adviser.

Give As You Earn

What is it?

Give as You Earn is a flexible scheme allowing our employees to give regularly, and on tax free basis, to the charities and good causes they are passionate about.

- It is an easy way to support your favourite charity on a regular or one off basis
- Donations are taken from gross pay so tax savings increase the value and impact of your donations
- SSE covers all administration fees so 100% of your donation will go to your charity
- It is flexible – you can change your donations at any time
- It is confidential – donation forms go direct to Sharing the Caring

Your benefits

Your pension



Give yourself a brighter future

SSE Group Personal Pension Plan + (GPPP+)

What is it?

The SSE GPPP+ offers you an excellent opportunity for saving over the long term. If you are new to employment you don't have to do anything to join as we automatically enrol you as part of our commitment to helping you save over your career with us.

SSE matches your contribution to 6%

Contributions are made by salary sacrifice. Tax Efficient

Why save?

How much money...

- Do you expect you'll need to live on when you stop working?
- Are you currently on track to receive when you stop working?

SSE makes additional service contributions of 3% after 5 and 10 years Company service

SSE GPPP+

Life Assurance cover of 7x basic salary



Please note:

- If you are unsure if you are eligible/have been contractually enrolled then please refer to your contract of employment
- Contribution levels/terms may vary depending on your contract of employment
- Life assurance cover is in place to the higher of age 65 or State Pension Age

Your benefits

Your family and your
health



Bupa Health Assessments

Giving you an over view of where your health is at, equipping you to take control of your health in the long term.

You and your family are entitled to a 30% discount on the choice of three levels of Bupa health assessment. Deductions are taken by salary sacrifice from your gross salary so basic rate tax payers can save a further 32%. There are further optional upgrades available and options to pay over 12 or 24 months – all making it more affordable for you.

Health Focus – for under 50's wanting to identify their key health risks, get clear directions on improving their health and a 30 minute consultation with a Bupa doctor.

Health Enhance – for over 40's as above but with a male or female health check and a 60 minute consultation with a Bupa doctor.

Health Peak – for all age groups as above and includes an advanced cardio-respiratory fitness test

To find out how you can protect you and your family's health visit the following page on ssenet: **Your SSE > Your benefits > Your family and health > Healthcare**

Bupa Cash Plan 100

Are you paying out for dental, optical or physio treatment? A Bupa healthcare cash plan repays what you have paid out for treatment.

Pay a monthly premium, depending on the cover you want, and when you receive treatment you pay upfront and then send in your receipts to be reimbursed.

No medical required, pre-existing conditions are covered and you can take out an individual or family plan.

Premiums are payable through payroll via net salary deduction.

For more information on the Cash Plan 100 and details on how to apply go to:-

[YourSSE > Your benefits > Your family and health > Healthcare](#)

Best Doctors

Best Doctors is a no-cost employee benefit that gives you and your family access to the world's leading medical specialists and to definitive medical information, from the comfort of your own home*.

In addition to the expert second medical opinion service InterConsultation, Best Doctors provides access to additional support services, for all your medical information needs including:

- Ask the Expert
- Doctor Online
- Health Navigator
- Find Best Care
- Find Best Doc

*** No service conditions apply**

Working Well

Working Well provides you with information and support to help you live a happy and healthy life. Through the programme, you can receive advice and guidance on a wide range of topics, including both personal and work related issues. Some of the examples of the issues Working Well can help with include:

- **Stress and pressure**
- **Relationship breakdowns**
- **Debt**
- **Work related issues**
- **Bereavement**
- **Healthy eating**
- **Weight loss**
- **Smoking cessation**

This service is free, confidential and available 24 hours a day to all employees regardless of service.

Baby Bumps

To help make pregnancy an enjoyable time for its employees, SSE have introduced a helpful booklet called 'Baby Bumps'. Baby Bumps provides help and advice for a smooth pregnancy and beyond.

From information on the Company's maternity provisions, to how SSE can help you work safely throughout your pregnancy and help with childcare costs, Baby Bumps is a great resource.

You will receive your Baby Bumps booklet once you or your Manager notifies a member of the HR team that you are expecting.

Childcare Vouchers

Care-4 is a childcare benefit scheme for all employees subject to UK tax, enabling working parents to save on childcare costs for children up to the age of 16.

It enables you to authorise payments direct to your carers for all types of registered care, including childminders, nurseries, after-school clubs and approved home care such as nannies. It excludes payment to spouses and partners.

The main benefit is you can get tax relief up to certain limits to pay for registered or approved childcare.

The tax and NI free amount will depend on when you joined the scheme and the outcome of a basic earnings assessment.

Participants prior to 6 April 2011 can save the tax and NI contributions on the first £243 per month used to pay for registered or approved childcare.

Participants on or after 6 April 2011 will have a basic earnings assessment carried out to determine the amount that will be free from tax and NI deductions (see table below)

	Basic Rate Tax Payer	Higher Rate Tax Payer	Additional Rate Tax Payer
Monthly	£243	£124	£97
Annual	£2916	£1488	£1164

Your benefits

Your leisure



Holiday Plus

What is it?

Holiday Plus is a scheme which allows you to buy additional holidays to add to your existing holiday entitlement. Not only will you benefit from extra holidays, you will pay less tax and National Insurance as Holiday Plus is taken via salary sacrifice and deducted from your gross salary

How many days can I buy?

Up to 10 additional holidays can be bought up to a maximum of 44 days including public holidays. It is not necessary to purchase holidays in blocks of 5 or 10 days.

How much does it cost?

The cost of additional holidays is the same as SSE pays you for a days work. It is spread in equal instalments over 12 months and additional holidays can be taken at any time agreed with your line manager.

Your benefits

Your travel



Cycle to Work schemes

What is it?

Through SSE's cycle to work schemes, you have the opportunity to hire a cycle and safety equipment to the value of between £100 and £1,000 for the purpose of cycling to work. As the scheme is run as a salary sacrifice you will pay less tax and national insurance as the deductions are taken from your gross salary.

At the end of the hire agreement, we may give you the opportunity to take ownership of the cycle at fair market value.

You can choose between two cycle to work schemes – CyclePlus and Cycle2Work. Both schemes operate in the same way and offer the same savings. The only difference is that CyclePlus works in partnership with hundreds of independent cycle stores. Cycle2Work on the other hand, works in partnership with Halfords stores throughout the UK.

The cycle to work schemes run once annually around September/October.

Season Ticket loans

What is it?

SSE's season ticket salary advance scheme allows you to receive an interest-free salary advance of up to £5,000 to assist with the purchase of an annual public transport season ticket to travel to work.

You pay the loan back over 12 months, or less for shorter season ticket periods, direct from your monthly pay.

Eligibility and Conditions

To participate in the scheme, you must satisfy the following:

- Have at least 6 months continuous service with SSE
- Have authorisation from your department manager and approval from HR
- Not already be participating in a Car Scheme
- You must provide a copy of the season ticket as proof of purchase when applying.

Translink TaxSmart

What is it?

The Translink TaxSmart scheme offers employees in N Ireland who use Metro or Ulsterbus services the opportunity to apply for a discounted annual travel pass through salary sacrifice.

Joint Ulsterbus and Metro cards are also available under the scheme.

The card can be used for work and personal use providing it is mainly used for 'qualifying journeys' (i.e. between home and work).

The annual bus travel cost is discounted by Translink. In addition you receive Tax and National Insurance relief on the cost of the annual bus travel resulting in further savings of around 32% although actual savings will depend on the rate at which you pay tax.

The cost of the pass is spread over a year with monthly deductions direct from salary prior to tax and national insurance contributions being calculated.

CarPlus

What is it?

CarPlus is a salary sacrifice scheme which allows you to lease a brand new car, funded by a reduction in salary on a 2 or 3 year contract.

- Fixed monthly amount
- Reduction of gross pay lowers the amount of tax and National Insurance you are liable to pay
- Monthly deduction includes insurance and maintenance costs
- No deposit payable
- At the end of the agreement the car is returned with no additional charge*

Eligibility and Conditions

- Permanent employee with at least 18 months service
- Paid through UK tax system
- Hold a valid full driving licence**
- Aged between 21 and 68
- UK resident
- No more than 2 category A convictions, no court orders and no more than 1 at fault claim disclosed in last 3 years
- Pass minimum wage checks
- Benefit in kind tax will be payable

** from UK, EU, South Africa, USA, New Zealand, Canada or Australia. Acceptance to CarPlus is at the discretion of SSE.

Vauxhall Partners Programme

What is it?

The Vauxhall Partners Programme offers you the opportunity to make big savings off the list price of a brand new Vauxhall. There's also generous discounts on factory-fitted options, delivery charges and motor insurance.

Savings are open to all SSE employees and your immediate family and relatives can enjoy the savings too.

Your benefits

Your home



Staff Energy Discount

What is it?

All employees of SSE have the opportunity to receive special rates on the price they pay for energy in their home.

Eligibility and Conditions

- You must have at least 3 months service
- Your electricity and/or gas accounts need to be supplied by SSE
- Your account must be on a tariff eligible for discount
- You must be paying your energy accounts by monthly Direct Debit

Microsoft Office Home Use Program

What is it?

Microsoft have given all SSE employees the opportunity to buy the latest version of Microsoft Office at a special price of £8.95 through the Home Use Programme (HUP).

Shield Boiler Cover, Repair and New Boilers

Shield Boiler Cover and Repairs

Our Home Services business offers Shield gas central heating and home wiring protection with great offers exclusively for staff.

Product

- Shield gas heating care
- Shield gas heating care – flexi
- Shield gas boiler care
- Shield gas boiler care – flexi
- Shield electrical wiring care

New Boilers

Whether you are looking to replace your gas boiler or have a full new central heating system installed you can benefit from:

- Flexible payment options
- Two years free subscription to Shield
- A free no obligation quote

All staff are eligible for an exclusive discount of 20% on gas installations.

Jewson Discount

What is it?

SSE employees can enjoy preferable terms on Jewson's huge product range via a Gold Jewson Partner Card

Discounts include*:

- Up to 40% off timber
- Up to 33% off kitchens
- Up to 40% off bathrooms
- Up to 25% off paving and landscaping

***Discounts offered are for cash, credit or debit card purchases and not valid for purchases made on account**

Your benefits

Your shopping



Extras

Discounts

Extras is SSE's online discount programme. On the site, you'll find offers with thousands of high street and online retailers including deals for Asda, Marks and Spencer, John Lewis, Topshop and Apple.

Points

As well as significant savings, you can also earn points each time you shop. These points can then be redeemed as cash direct to your bank account or used as payment with many of the partner retailers.

Vodafone Employee Advantage Programme

Vodafone Employee Advantage

The Vodafone employee advantage scheme gives you and up to 5 other members of your family and friends the opportunity to save on pay monthly plans.

You can save 20% off all pay monthly plans of £20 or more. And 10% off all pay monthly plans of less than £20.

Further information

If you have any questions please email
benefits@sse.com