

Colleague benefits



ASTER
GROUP

The **Aster** Offer is all about improving your experience of being an **Aster** colleague to enable you to be the best you can be at work.

As part of this we're proud to provide you with some great benefits in addition to your salary.

As an Aster colleague, you have access to a range of benefits and perks for your health, wellbeing, travel and more.

This guide summarises all of those benefits for you in one place and talks you through how to access them.



From day one you will have access to the flexible benefits site which is your 'go to' place for all things colleague benefits.



Here you can find information on **all benefits**



Upgrade your **health cash plan**



Apply for the **cycle purchase scheme**



Review your total **reward statement**



Start **donating to a charity** of your choice with Payroll Giving.

Your total reward statement is personal and unique to **you**. It is intended to show you the total monetary value of your employment package and highlights which benefits you contribute to, and which benefits Aster contributes to.

The flexible benefits site processes changes on a monthly basis, so if you are making new benefit selections or changing your current ones these will be effective from the start of the following month.

How do I access the flexible benefits site?

On the Asternet homepage, by selecting '**Access my benefits**'. Or alternatively via the My Benefits page on Asternet.

Who can I contact if I have a query about my total reward statement?

Email **reward@aster.co.uk** who will be happy to help.

Health care cash plan

Our cash plan provided by **Simplyhealth** gives you cash back on the rising cost of everyday health care.

New colleagues will be automatically **enrolled into level 1 cover**, which Aster pays for.



You can view the **cashback amount** per benefit year, per category below:

Amount you can claim back **each year**
(Covered children will share each annual entitlement)

All benefits are 100% payback	Level 1	Level 2	Level 3	Level 4	Level 5	Level 6
Healthy eyes and teeth						
Sight test, glasses and contact lenses	£60	£75	£100	£125	£175	£250
Everyday dental treatment - hygienist's fees, fillings and more	£60	£75	£100	£125	£175	£250
Dental treatment needed as a result of an accident	£200	£300	£400	£450	£500	£600
Healthy body						
Seeing a Chiropractor, Osteopath, Physiotherapist or Acupuncturist	£150	£200	£250	£275	£350	£500
Seeing a Chiropodist, Podiatrist or Reflexologist	£25	£50	£75	£75	£100	£150
Discounted gym membership						
Healthy mind						
Helpline service, including telephone counselling	24 hours a day					
Healthy checks						
Finding out what's wrong - appointments with consultants, plus tests and scans	£250	£300	£400	£450	£500	£600
A health assessment that includes: BMI and body fat percentage Blood pressure reading Cholesterol or diabetes check Kidney or liver function test	£50	£100	£250	£300	£350	£500
Seeing a GP, a dietitian for consultation or having an inoculation / vaccination	£75	£75	£75	£75	£75	£75
NHS and private prescription charges	£15	£20	£25	£30	£30	£35
Speak to a GP	24 hours a day					
Private prescription delivery service when prescribed using 'Speak to a GP' (There is a charge for the delivery service)	✓	✓	✓	✓	✓	✓
Healthy body						
Cash amount for each day or night to help towards everyday expenses if you need to stay in hospital (up to 20 days / nights)	£20	£20	£20	£20	£20	£20
Single cash amount if you have a baby or adopt a child (6 month qualifying period)	£25	£50	£75	£75	£100	£150
Worldwide cover - you'll be covered wherever you are in the world	✓	✓	✓	✓	✓	✓

You can upgrade your level of cover and purchase additional cover for your partner should you wish to. The additional costs will be deducted via payroll making it easy for you.

Four children up to the age of 24 can be added to your plan for free, they will share their own cashback pot between them. For example, if you added two children they would share an annual entitlement of £60 for dental treatment.



Children up to
the age of

24

can be added
for free

How do I access my cash plan?

You will receive a registration email from Simplyhealth prompting you to register your Simplyhealth account up to a month after joining. It's important to wait for this email, regardless of when you receive the email you will be covered from your start date.

Once registered visit **www.simplyhealth.co.uk** to access your account, view treatment terms and conditions and make a claim.

How do I increase my level of cover, purchase additional cover for my partner and add my children?

You can find information and amend your cover via the flexible benefits site, which can be accessed on the Asternet homepage by selecting '**Access my benefits**'.

A how to guide can be found **here**.



Virtual GP and Physio

We've all been there, when you need advice from your GP but either can't get an appointment or haven't got time to visit the surgery due to other commitments.

With your Simplyhealth cash plan you have 24/7 access to speak to a GP. So there's no need to wait, just give them a call anytime.

With this service, the GP can email your notes to your GP surgery - to keep it all in one place. If you'd rather show the GP your symptoms you can use the Webcam GP service.

Simplyhealth also offer virtual physio appointments for symptoms relating to your:



Hands



Feet



Neck



Shoulder



& more

This can be arranged via the **Simplyhealth** smart phone app.

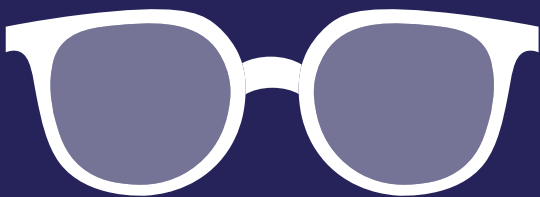
How does it work?

A specially trained operator will ask you some high-level questions about your situation, then they'll book a time slot with a GP.

Your GP will call you within 15 minutes of your appointed time. Plus, if they feel medication is appropriate, they can issue you a private prescription. (Controlled medication cannot be prescribed). You can choose for your private prescription to be delivered to your home or work address.

How do I access this?

Via the **Simplyhealth** app, view the quick guide [here](#).



Eyecare vouchers

All colleagues (with the exception of agency workers) who use a computer or Visual Display unit (VDU) are entitled to an eye examination every two years. Aster is part of the Specsavers scheme which means you can benefit from; a full eye examination, a pair of glasses from the £45 range, fitted with standard PENTAX CR39 single vision lenses plus a scratch-resistant treatment or a £45 contribution towards other frame ranges at no cost to you. Trade colleagues are also entitled to eyewear to support them in their role.

How do I get an eyecare voucher?

Simply email reward@aster.co.uk prior to your appointment who will email a voucher to you.

24/7
GP access

Auto-enrolment **pension**

Auto-enrolment applies to those who aren't already in a pension scheme and who:

- ✓ **Earn over £10,000 a year** (£833.33 a month)
- ✓ **Are aged 22** or over and are under State Pension age.

If you are eligible based on the criteria above, then you will be auto enrolled into the Social Housing Pension Scheme (SHPS) when joining Aster, this is a Defined Contribution Scheme (DC) and your contributions are made via salary sacrifice.

In the Defined Contribution scheme, the benefits you get when you retire are related to the contributions you and your employer have made to your pension scheme and the value of the pension fund you have built up over your lifetime.

You can choose to opt out of the scheme if you want to, but if you stay in you will have your own pension when you retire. You and Aster will both pay into it every month. The government will also contribute through tax relief. Your pension belongs to you, even if you leave us in the future.

The payments into your pension will be:

- ✓ **Your contribution** - 4% of "pensionable pay"
- ✓ **Aster's contribution** - an amount equal to 4% of "pensionable pay".

If you have not been auto enrolled due to not meeting the criteria, you can opt in to join the Pension Scheme.

Where can I find more information about my pension?

You can view your pension scheme information via the flexible benefits site, which can be accessed via Asternet by selecting 'Access my benefits' on the homepage.

To find out more information about your pension options at Aster, including our additional pension scheme Aegon contact the Payroll team.



Life assurance

When joining the pension scheme with Aster you will automatically be enrolled into the life assurance scheme, which provides 3 times salary cover.

Employee Assistance Programme (EAP)

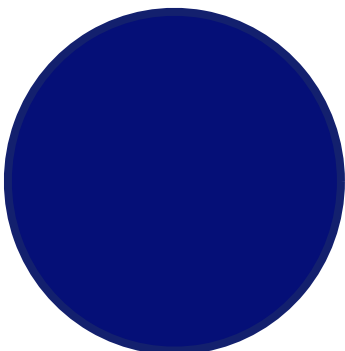
Daily life can be full of challenges. Some might be little things, and some might seem too much to cope with. Our Employee Assistance Programme with Health Assured gives you someone to talk to and share your worries with to help you get through your problems.

This service offers completely confidential support and reliable information. As well as offering you expert guidance on everyday matters, they can help you with more serious problems too, from relationship issues to coping with bereavement. You can talk to them as often as you like. When you call, you'll talk to one of their fully trained practitioners who'll then put you through to the right type of support for your situation. Whatever the problem, their counsellors can provide clinically led support and guidance to help you feel in control again. And if needed, they can refer you for scheduled counselling sessions, either by phone, face-to-face or online.

How can I access the EAP?

You can find EAP information on Perkbox by searching 'health assured' or 'EAP'.

Alternatively you can call 0800 028 0199 quoting Perkbox and Aster Group.



Cycle purchase scheme

Cycle2Work is a government approved scheme that allows you to hire a bike and safety equipment from your employer for the purpose of commuting to and from work and for use at weekends and evenings. You can order your bike from any Halfords, Tredz or Cycle republic store as well as from participating local retailers.

You can choose a bike up to the value of £2,500, the value is spread across a period of 12 months commonly known as a salary sacrifice agreement. This element of salary will not have Tax or National Insurance applied to it, making this a tax-free benefit. The bike you hire will be provided at up to 32% less than the usual cost you would pay which can result in savings of up to £800.

You must be a permanent colleague of Aster, have completed your probationary period and not be subject to current disciplinary proceedings.

Choose a bike
worth up to
£2,500

Where can I find more information about Cycle2Work?

You can find information and apply via the flexible benefits site, which can be accessed via Asternet by selecting '**Access my benefits**' on the homepage.

Who can I contact?

Email reward@aster.co.uk.



Payroll Giving

Donating to charities tax-free directly via Payroll is the most tax-efficient way to make donations to any UK registered charity directly from your gross pay.

Payroll Giving donations are taken from your pay after National Insurance but before tax, this means if you are a 20% tax payer it would only cost you £4 to make a £5 donation or for a 40% tax payer it would cost you £3 to make a £5 donation.

There is no maximum limit however, the minimum limit is £5 per month. You can donate to any UK registered charity, good cause or place of worship.

Where can I find more information about Payroll Giving?

You can find information and start donating via the flexible benefits site, which can be accessed on the Asternet homepage by selecting '**Access my benefits**'.

Who can I contact?

Email reward@aster.co.uk.



Perkbox

We believe employee benefits should go beyond just a free drink or fruit bowl. That's why **Perkbox** is our provider, to offer something for all of our people.

You can look forward to hundreds of global and local perks, available online 24/7. Shopping discounts from the biggest brands, all year round as well as saving money on everything from the supermarket shop to summer holidays.

Perkbox is also the home of all things recognition at Aster. The celebration hub provided by **Perkbox** is an easy to use platform that lets you recognise your colleagues, whether they're across the desk or across the county! As well as frequent company polls where everybody can vote for the winners.

How do I access it?

Via the flexible benefits site, which can be accessed on the Asternet homepage by selecting '**Access my benefits**'.

We encourage you to download the **Perkbox** mobile app so you have it on the go.

View the quick guide **here**.

