Flexible Benefits
All the best ingredients

Money saving benefits available for you to change every year.

Go to HeRe! Online @ iConnect and click Total Rewards from the Do It Yourself box (on the right hand side of the screen) and select Flexible Benefits
We hope that you find something to interest you and your family, and that you enjoy making your selections.

Try something new this year

Flexible Benefits has some great insurance based products, but it’s about much more than just that. This year we have extended our range with a new benefit category – Pure Indulgence – which sees two new benefits designed purely for your enjoyment:

- **Gourmet card**
  Bringing you up to 50% off at over 6,000 restaurants nationwide

- **Virgin experience days**
  Giving you the chance to enjoy some adrenaline activities, pampering, or just new experiences

We hope that you find something to interest you and your family, and that you enjoy making your selections.
Flexible Benefits
just got tastier

We’re pleased to bring you an enhanced Flexible Benefit scheme for 2013/14.

Our scheme is designed to provide you with a range of great benefits and money-saving opportunities, whilst giving you choice and flexibility in your benefits package.

The purpose of this brochure is to provide you with an overview of your Flexible Benefits and detail the choices available to you for 2013/14.

To find out more go to HeRe! Online @ iConnect and click Total Rewards from the Do It Yourself box (on the right hand side of the screen), and select Flexible Benefits.

If after reading this brochure or visiting the portal you have any questions, then don’t hesitate to contact our friendly team at the CCE Flex Helpdesk, available 8.30am – 5.30pm, Monday to Friday, on 0800 612 3625 (excluding bank holidays) or email cceflex@benefitadmin.co.uk
Where we can, we have offered benefits via Salary Sacrifice meaning that in some cases you can save on tax and National Insurance (NI) contributions. In addition, CCE has negotiated some very special discounts to bring you competitively priced benefits and discounted offers where possible.

Please note that whilst your Flexible Benefits can only be elected during annual enrolment, there are over 1,500 discount and cashback offers available throughout the year. To find out more about your Discounts & Cashback go to page 17 or click here.

Each year you are given an enrolment window during which you will be able to log in to the system and select your benefits for the coming scheme year – 6 April 2013 to 5 April 2014. You will have the opportunity to select the benefits you would like, the level of cover you require and also who you want to include from your family.

This year the enrolment window opens on 20 February 2013 and closes on 13 March 2013 with your benefits being active from 6 April 2013.

Once you’ve chosen your benefits they will be fixed for the scheme year, available for you to review and change again during the next annual enrolment window in 2014. Outside of these opportunities, you will only be able to make changes if you have a significant change in your life circumstances.

Early birds
Submit your benefits before 3 March to be entered into a prize draw for:
• A free Dining Card for the year!
• An Experience Day voucher worth £50!
• 10 sets of cinema tickets for the whole family (4 tickets per set)
If you have a significant change to your circumstances during the year then you may be able to update your benefit selections (we call these scenarios Life Events). Such events would include marriage, becoming a parent, bereavement, moving house etc. If you experience a Life Event and wish to make changes you can do so by registering it on the system – you will then have a three week enrolment window to make any changes and updates. Please be aware, whilst we have tried to be as flexible as possible, the changes available for the various benefits are governed by provider restrictions and HMRC guidelines.

Don’t worry if you have joined us after the enrolment window has closed. From the start of the following month you will be given access to the system with around two weeks to make your selections. Your chosen benefits will then take effect from the first of the following month. Please note, some benefits can only be selected on an annual basis e.g. Cycle to Work.
We've tried to source a range of great benefits for you, including some completely fresh ones for this year. We've included some benefits to prepare you for tomorrow, some to keep you healthy, a few to share with your loved ones, others to help the environment and some purely for your enjoyment. We hope there is something to suit everyone’s taste.

**Ready in advance**
Benefits that are ready to pick now but will come into fruition in the future:
- CCE Personal Pension Plan
- Life Assurance
- Income Protection
- Critical Illness Insurance

**Family friendly**
Benefits to share with those close to you:
- Childcare Vouchers
- Travel Insurance
- Holiday Trading
- Retail Vouchers

**Good for you**
Benefits to help keep you and your loved ones healthy and happy:
- Dental Insurance
- Private Medical Insurance
- Health Assessment
- Healthcare Cash Plan
- Cycle to Work

**Organic**
Benefits that are good for the environment and community:
- Payroll Giving
- Carbon Offsetting

**Pure indulgence**
Benefits for your enjoyment:
- Dining Card
- Experience Days
Ready in advance

CCE Personal Pension Plan

This benefit has been offered to help you prepare for your retirement. Details of the CCE Personal Pension Plan include:

- Employee contributions start at 3%
- CCE match your contribution, plus 2% (up to a maximum company contribution of 10%)
- Tax relief and NI savings (through salary sacrifice)

During the enrolment window you have the opportunity to change your contribution rates. The minimum employee contribution is 3%, but you can pay in much more than this if you choose to. CCE will match your contribution plus add an additional 2% (up to maximum of 10%). As an example, if you choose to contribute 5%, CCE will contribute 7%, meaning the total contribution to your pension plan is 12%.

If you wish to join the Plan, you can obtain the application form and plan details from HeRe Online.

CCE Pension Scheme (Members only)

The CCE Pension Scheme is a Defined Benefit Scheme, which closed to new members on 1 October 2005.

If you are already a member of the scheme, you have the opportunity to change your level of contribution once a year, either up or down, during the Flexible Benefit enrolment period. If you do not change your contribution level, you will remain at your current level of contribution.

Build-up Rates

- Foundation 1 3.35% 1/65th
- Foundation 2 5% 1/58th
- Foundation 3 8% 1/50th
- Foundation 4* 10% 1/45th

*This rate only applies to those members currently participating at this level, who will be able to continue to do so until July 2013. It is not possible to increase to this level from levels 1, 2 or 3. Members currently contributing at level 4 will automatically be changed to Level 3 in July 2013.

Pension Auto-enrolment

All eligible employees who are NOT pension members will be auto-enrolled into the CCE Personal Pension Plan from April 2013 at the 3% contribution level. Following this enrolment you will be able to amend your contribution rate using the Flex platform. If you wish to opt out you will be given the opportunity to do so in April after you have been enrolled. The legislation does not allow you to opt out until you have seen the impact of membership on your pay. If you do opt out, your contribution will be refunded. Details will be sent to you by our provider, Standard Life.
Life Assurance
Have peace of mind that should you pass away, your dependants will have financial help:
• Receive a basic level of cover as core*
• Select up to an additional 9 x Salary (this has increased since last year)
• Beneficiaries receive a lump sum payout
• Increase cover by up to two levels each year
You can also choose Life Assurance cover for your partner of up to £150,000.
Increases to Life Assurance will be free from tax and NI contributions.
*You will receive a core level of Life Assurance equivalent to 1 x salary on joining CCE and 4 x salary once you are a member of a CCE pension plan. Please note that there is an overall restriction in cover of £1.8M, this includes both core and additional cover.

Income Protection
Help look after yourself financially should you be off work for an extended period:
• Receive an income if you are off for over 26 weeks
• Reason for absence must be an accidental injury or ill health
• Benefit will be paid for up to five years
• Cover yourself from 25% to 60% of your reference salary

Choose how much you would need as a regular income, should you be off for an extended period due to an accidental injury or ill health. Please note, all employees selecting this benefit must complete a health declaration.

The cost of Income Protection is free from tax and NI contributions.

Critical Illness Insurance
If you are diagnosed with a serious illness, Critical Illness Insurance will help financially:
• Receive a lump sum if diagnosed by certain illnesses covered by the policy
• Cover yourself up to £150,000
• Cover your partner up to the same amount as your cover
• Receive free Child cover of 25% of your amount (up to max of £20,000)

The benefit cost is calculated based on the level you select and your age at the start of the scheme year.

The cost of Critical Illness Insurance is free from NI contributions.
Travel Insurance
This benefit gives you cover for the whole year and multiple trips within it:

• Cover for personal, non-business travel outside and within the UK (travel must include an overnight stay)
• Choose from Worldwide cover or European cover
• Include winter sports if required
• 12 months from just £41.52

You can cover yourself, your partner and children too (cover for up to six children). Children can be covered up to the age of 23 if in full time education.

The cost of this benefit is free from NI contributions.

Childcare Vouchers
This option can help working parents make significant savings on childcare:

• Purchase up to £220 in Childcare Vouchers per pay period
• Childcare providers must be Ofsted regulated
• Vouchers can be used at a registered nursery, childminder, play scheme, after school club or summer club
• Available to employees with legal responsibility for a dependant
• Available up to the 1 September following the child’s 15th Birthday or up to the 1 September following the child’s 16th Birthday for children that are registered disabled

The amount you are able to take free from tax and National Insurance is now capped according to Government guidelines. Everyone is able to receive the equivalent of 20% tax relief on up to £243 worth of vouchers per month. See the online system for more details.

The cost of Childcare Vouchers is free from tax and NI contributions.
Holiday Trading

Apply some flexibility to your annual leave entitlement:

- Holiday Buying enables you to take some extra time off when you need it most
- Select up to a maximum of five extra holiday days for a full time employee
- Holiday bought must be taken between April 2013 and the end of March 2014

Alternatively, if you have more holiday than you really want to take this year, then you could choose to sell some of your holiday days to get more money in your salary (up to 5 days maximum for a full time employee).

All buying or selling of holiday must be approved by your line manager.

The cost of Holiday buying is free from tax and NI contributions.

Retail Vouchers

Retail vouchers allow you to make savings by giving discount on the face value of vouchers:

- Discount varies between 4 and 8.5%
- Vouchers or re-loadable gift cards are sent direct to your home address
- Choose a combined total of at least £40 of vouchers each pay period
- Choose up to a maximum of £500 per pay period
- Administration, insured delivery and post charge will apply.

Retailers include John Lewis, W H Smith, and Debenhams amongst many more. They can be used to pay for everyday essentials or even saved up for a special purchase.
Dental Insurance

Cover the cost of ever increasing dental care:
- Covered from day one
- No prior checks required
- Claim up to £1,250 each scheme year
- Choose NHS or private dentist
- Enjoy swift reimbursement

Choose from three levels of cover, varying from reimbursement of NHS costs up to higher private fees. Extend cover to include your family.

The cost of Dental Insurance is free from NI contributions.

Private Medical Insurance

Cover the cost of treatment received from a private hospital or specialist:
- Provides cover for in-patient and out-patient charges
- Cover specialist charges when referred by your GP
- Speedy access to treatment

Choose to cover just yourself or extend it to include your family.

Please be aware, for any new or increases to cover a health declaration will be required. This must be completed, returned and accepted by BUPA before cover is put in place.

The cost of Private Medical Insurance is free from NI contributions.
Cycle to Work
Promote healthy living while saving the environment:
• Take a bike worth up to £1,000 and pay the balance over 12 months
• At least 50% of the bike’s use must be for your commute to and from work
• The bike may be offered for sale at the end of the hire agreement for a fair market value
• Choose a bike from any Halfords store

Cycle to Work is a government-led initiative to reduce CO2 emissions by encouraging people to use environmentally friendly transport.

After enrolment you will receive an email which will have a link to your hire agreement. The hire agreement needs to be digitally signed and returned. Once this is complete you will receive a final email with your voucher in it. Your voucher can be redeemed in at any of the participating bike stores throughout the UK.

Please note that due to a change in legislation you are no longer able to make VAT savings on this benefit.

The cost of Cycle to Work is free from tax and NI contributions.

Healthcare Cash Plan
Save money on a range of treatments and services:
• Low cost ways of paying for healthcare charges
• Receive reimbursement for dental, optical, physiotherapy and more
• Speedy reimbursement process

Choose from five levels, and extend this to your partner and your dependant children.

The cost of the Healthcare Cash Plan is free from NI contributions.

Health Assessments
Help look after the health of you and your partner:
• Each assessment includes a review of physical condition and lifestyle
• Choose from three levels of assessment
• A mammogram is offered as part of an option for female employees age 40 or above
• A health screen for your partner is available even if you do not select this benefit for yourself

This benefit provides employees with the opportunity to take a health assessment during each flex year.

The cost of Health Assessments is free from tax and National Insurance Contributions for you and NI contributions for your partner.
Payroll Giving
Support your favourite charity through regular donations:
- Choose a charity to donate to
- Make regular donations hassle-free
- Donate in a tax efficient way
- Support your favourite cause

Choose multiple charities and make your donations straight through payroll.

You can also choose to save your money in ‘My Giving Account’, to distribute when you want and to the charity/charities you want to receive it.

The cost of Payroll Giving is free from tax but subject to NI contributions.

Carbon Offsetting
Help combat the increasing climate issue:
- Contribute to carbon offsetting projects
- Calculate your carbon footprint
- Give back to a good cause

Use the online calculator to work out your own carbon footprint, and choose the amount you wish to donate.

The cost of Carbon Offsetting is free from tax and NI contributions.
**Dining Card**

*Enjoy eating out for less:*
- Discounts at over 6,000 restaurants
- Restaurants include chains like Prezzo and Café Rouge as well as hundreds of independents
- Deals include 2 for 1 meals or 25% off the bill
- Also enjoy 25% off at cinemas nationwide
- Cost of card is £2.31 per pay period

Go to the flexible benefits portal to search for the participating restaurants in your area.

The cost of the Dining Card is free from NI contributions.

**Experience Days**

*Try something new or pick a gift for someone you know:*
- 100's of experiences to choose from
- From Ferrari Experiences and Spa Days to Balloon Rides
- Enjoy 20% off the high street price
- Spread the cost over 12 months
- Costs start from £1.54 per pay period

Choose from sixteen different vouchers which vary in value. The holder of the voucher is then able to redeem this against a host of experiences, making it an excellent present.

The cost of Experience Days is free from NI contributions.
Step by step instructions

The system has been designed to make it as easy as possible for you to explore the different benefits available to you. You can try out different recipes, explore the cost implications, and save your choices but don’t forget to submit your chosen selections before the enrolment deadline.

Logging on from work

Go to HeRe! Online @ iConnect and click Total Rewards from the Do It Yourself box (on the right hand side of the screen).

Logging on from home

- Visit https://employee.cokece.com
- Type in your user ID (your employee ID number e.g. E12345)
- Enter your password

1. Login either via HeRe! Online, or from home, instructions to your left
2. Choose Flexible Benefits and start exploring different benefit combinations
3. Save your selections whilst you consider your choices
4. Submit your final benefit selections before the enrolment window closes

Don’t forget to press submit

Once you have made the benefit selections which you are happy with, you must submit this before the deadline or your choices will not be registered and you will miss out this year.
CCE have also negotiated some exclusive offers. These can be found on the top of the homepage of the Discount and Cashback site via a link named Exclusives. Offers include:

- Receive up to 75% off with Merlin Entertainment. Choose from a list of attractions including Legoland, Alton Towers Resort and Madame Tussauds.
- Save money off the list price of a brand new Vauxhall and enjoy generous discounts off accessories and insurance too.
- Save 15% with APH – Airport Parking and Hotels. APH are airport parking specialists, and offer parking at all major UK Airports.
- Enjoy up to 50% off breakdown cover at RAC.
- Take up a 12 month membership with a Virgin Active Health clubs and benefit from not only 15% off, but also no joining fee.
- Enjoy discounted rates on Tax Return advice and services, help with writing your will, or independent financial advice from RSM Tenon (a regulated tax and accounting practice).

Go to Here! Online @ iConnect and click Total Rewards from the Do It Yourself box (on the right hand side of the screen) and click on Discounts and Cashback in order to browse by offer or retailer. When you find a deal you wish to take advantage of, follow the links and pay online as you would with standard online shopping. Browse from over 1,500 offers and save your preferences to see the deals most relevant to you. Enjoy fantastic discounts and WOW Points on retailers such as Sainsbury’s, Marks and Spencer, John Lewis, Asda, B&Q, Topshop and Dell as well as local deals on restaurants, hair & beauty salons and more.

**All year round**

Unlike Flexible Benefits you can access these benefits all year round. You can enjoy special deals and straight forward discounts, as well as building up reward points (WOW Points) to treat yourself when you need some retail therapy.

Go to Here! Online @ iConnect and click Total Rewards from the Do It Yourself box (on the right hand side of the screen) and click on Discounts and Cashback in order to browse by offer or retailer. When you find a deal you wish to take advantage of, follow the links and pay online as you would with standard online shopping. Browse from over 1,500 offers and save your preferences to see the deals most relevant to you. Enjoy fantastic discounts and WOW Points on retailers such as Sainsbury’s, Marks and Spencer, John Lewis, Asda, B&Q, Topshop and Dell as well as local deals on restaurants, hair & beauty salons and more.

**Some of the great offers available include:**

- Up to 15% off high street brands
- 50-90% off restaurants, spas and weekend activities
- Exclusive in store and online savings
- Points you can convert to cash

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- Save 15% with APH – Airport Parking and Hotels. APH are airport parking specialists, and offer parking at all major UK Airports.
- Enjoy up to 50% off breakdown cover at RAC.
- Take up a 12 month membership with a Virgin Active Health clubs and benefit from not only 15% off, but also no joining fee.
- Enjoy discounted rates on Tax Return advice and services, help with writing your will, or independent financial advice from RSM Tenon (a regulated tax and accounting practice).

Go to Here! Online @ iConnect and click Total Rewards from the Do It Yourself box (on the right hand side of the screen) and select Discounts & Cashback.
What happens if I leave the company?

If you leave, all benefit entitlement and cover will cease on the date of your termination. However, the outstanding value of some benefits will need to be reclaimed from your final pay. These include Holiday Trading, Cycle to Work, Health Assessments, Dining Card and Experience Days.

What happens if I don’t choose any Flexible Benefits?

There is no obligation to take part. If you do not wish to make any selections you are encouraged to confirm this by pressing the submit button. If you do not submit, your current benefits will continue with the exception of any holiday bought or sold, Health Assessments, and Cycle to Work.

What is Salary Sacrifice?

Salary Sacrifice is a contractual agreement whereby your salary is reduced by a given amount in return for the employer providing a benefit, usually of the same value. The reduction in salary means your National Insurance contributions, and in some cases income tax contributions, will actually be reduced. Your salary before pre salary-sacrifice is protected and will be referred to as your Reference Salary. Your Reference Salary will be applied to benefits such as pension contribution calculations and mortgage references.

What happens if my circumstances change throughout the year?

A Life Event is the term used to describe a significant event in your home or work life which may have an impact on your benefit choices. Click here to find out more.

What’s a WOW Point?

A WOW Point is a reward point, equivalent to 1p. A deal with 5 WOW Points per £1 spend, is the same as getting 5p cashback for every pound. Do this regularly and before you know it you will have built up enough to buy yourself something nice.

You can either withdraw your WOW Points into your bank account or convert them to gift cards to spend in store.

Enjoy WOW Points at retailers from Amazon to John Lewis.

Will I need to join the Pension Plan in April?

New pension regulations mean that all eligible employees, if not already pension members, will be automatically enrolled into the CCE Personal Pension Plan from April 2013. CCE will be writing to impacted employees. If you are automatically enrolled into the pension, you will have the opportunity to opt out. Details will be sent to you by Standard Life.
Disclaimer

Whilst every effort is made to maintain the accuracy of this brochure, it is only intended to act as a guide to the scheme. In the event that there is an inconsistency between the brochure and the provider’s terms and conditions, the provider’s terms and conditions will prevail. This guide is not contractual. Once accepted into the Flexible Benefit scheme you will be subject to the rules of the scheme and the provider’s conditions and requirements for provision of each benefit. No information in this brochure should be taken as a personal recommendation or advice on the part of CCE or any of its suppliers or partners. You are advised to seek independent financial advice if you need further guidance about the suitability of these products and services in relation to your personal circumstances. CCE reserves the right to change, remove or add to the products or services listed within the Flexible Benefits scheme or to change the provider of any benefit. CCE may withdraw a benefit and provide a suitable alternative or cash substitute (this may happen where a provider is unable to provide a benefit, or the cost of provision is no longer viable).

CCE may exclude an individual from a particular product or service due to reasonable employment, legal or health and safety reasons. An individual may be excluded from a benefit if the provider refuses to provide the product or services. If an individual’s risk profile is assessed by a provider as being exceptionally high, any additional cost of the benefit may be passed on to the individual. While CCE has secured agreement of the companies listed within this benefit brochure to provide a range of goods and/or services for the benefit of CCE, CCE does not accept any liability for any goods and/or services received. CCE is committed to using providers of a high quality and if you should have any problems with any of the providers please contact the CCE Flex Helpdesk on 0800 612 3625 or email cceflex@benefitadmin.co.uk

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