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About My Lifestyle Benefits

○ What is My Lifestyle Benefits?
  ○ Part of the fantastic reward package that you receive as a Severn Trent colleague, My Lifestyle gives you the chance to review and select your benefits and discounts. You can review and select the level and amount of benefits that best suit your needs, whilst having the ease of paying for them interest free via your salary over an extended period, in most cases saving you income tax and/or National Insurance.

○ What benefits does the scheme include?
  ○ Lifestyle includes the following: Childcare Vouchers, Travel Insurance, Dental Insurance, Critical Illness Insurance, Private Medical Insurance, Health Assessments for yourself and/or partner, Health Cash Plan, Personal Accident Insurance, Cycle to Work, Charitable Giving, Mobile phones, Home Computers, Gourmet Card and Gym Memberships.

○ What are the savings that I can make?
  ○ You can make a variety of savings through Lifestyle. The scheme includes salary sacrifice benefits e.g. Childcare Vouchers, which are exempt from income tax and national insurance.
  ○ You may also benefit from discounted rates for many of the benefits included in Lifestyle as they are corporate or group schemes. The savings you can make, including which benefits will reduce the income tax and/or NI that you would normally pay, are all detailed on the Lifestyle website.
  ○ You can also benefit from fixing the cost of a benefit for at least 12 months and/or having a longer period to pay for the benefits you choose - interest free.

○ What is “salary sacrifice”?
  ○ Salary sacrifice is when you agree to give up or sacrifice part of your salary and in return your employer agrees to provide you with a non-cash benefit. This means that you pay less income tax and National Insurance, meaning that your money goes further. However, it does not mean that the salary that we agreed to pay you for the job that you do has been reduced.
**Benefit choices**

There are a number of benefits available to you, some on an annual basis, whilst others are available ‘anytime’, meaning you can select than during any month to suit your personal needs.

**Anytime Benefits**

These benefits can be selected ‘anytime’ and your plan will continue for 12 months from selection date.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>What is the offer?</th>
<th>When can the benefit be changed?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Mobile Phones</strong></td>
<td>Choose a new mobile phone handset including Apple, Samsung and many more. You will have the freedom to choose your own SIM only contract or use the handset on your existing contract if you choose.</td>
<td>At the end of your 12 month plan.</td>
</tr>
<tr>
<td>Do you save</td>
<td>Tax: No</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NI: Yes</td>
<td></td>
</tr>
<tr>
<td><strong>Computers</strong></td>
<td>You can choose a computer, tablet or fitness activity tracker at great prices, including Apple, Samsung and many more!</td>
<td>At the end of your 12 month plan.</td>
</tr>
<tr>
<td>Do you save</td>
<td>Tax: No</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NI: Yes</td>
<td></td>
</tr>
<tr>
<td><strong>Taste Card</strong></td>
<td>Taste Card offer you access to great deals at over 6,500 restaurants, in addition you can get up to 40% off cinema tickets, 50% off days out, 60% off theatre tickets and much more.</td>
<td>At the end of your 12 month plan.</td>
</tr>
<tr>
<td>Do you save</td>
<td>Tax: No</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NI: No</td>
<td></td>
</tr>
<tr>
<td><strong>Gourmet Society</strong></td>
<td>The UK’s first dining club, giving you access to deals at a variety of restaurants across the UK and Ireland.</td>
<td>At the end of your 12 month plan.</td>
</tr>
<tr>
<td>Do you save</td>
<td>Tax: No</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NI: No</td>
<td></td>
</tr>
<tr>
<td><strong>Payroll Giving</strong></td>
<td>Make a difference by donating some of your salary to one (or more) of the 160,000 registered charities. You’ll also be set up with an on-line account to manage your donations, giving you flexibility to vary your chosen charities and donation values.</td>
<td>Anytime to suit your needs.</td>
</tr>
<tr>
<td>Do you save</td>
<td>Tax: Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NI: No</td>
<td></td>
</tr>
<tr>
<td><strong>Childcare Vouchers</strong></td>
<td>Save over £900 a year by paying for your childcare with Childcare Vouchers. You exchange part of your salary for the vouchers and save on tax and national insurance.</td>
<td>Anytime to suit your needs.</td>
</tr>
<tr>
<td>Do you save</td>
<td>Tax: Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NI: No</td>
<td></td>
</tr>
<tr>
<td><strong>Cycle to work</strong></td>
<td>Get great savings on a new bike, saving at least 32% plus discounts on other cycling products.</td>
<td>At the end of your 12 month plan.</td>
</tr>
<tr>
<td>Do you save</td>
<td>Tax: Yes</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NI: Yes</td>
<td></td>
</tr>
<tr>
<td><strong>Gymflex</strong></td>
<td>Take advantage of a discounted annual gym membership at one of 1,500 health clubs across the UK, even if you’re an existing member.</td>
<td>At the end of your 12 month plan.</td>
</tr>
<tr>
<td>Do you save</td>
<td>Tax: No</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NI: Yes</td>
<td></td>
</tr>
<tr>
<td><strong>Will Writing</strong></td>
<td>A professional will writing service, giving you options to make single, couple or trust based wills.</td>
<td>At the end of your 12 month plan.</td>
</tr>
<tr>
<td>Do you save</td>
<td>Tax: No</td>
<td></td>
</tr>
<tr>
<td></td>
<td>NI: Yes</td>
<td></td>
</tr>
</tbody>
</table>
Annual Benefits

These benefits can be selected during the annual enrolment which takes place each August. If you have enrolled into one of the ‘anytime’ benefits your participation in the selection option(s) will continue until your 12 month plan ceases.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>What is the offer?</th>
<th>When can the benefit be changed?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Buy or sell annual leave</td>
<td>Buy or sell up to one weeks annual leave for more free time or for more money in your pay packet.</td>
<td>At annual enrolment.</td>
</tr>
<tr>
<td></td>
<td>Do you save&lt;br&gt;Buy: Yes Sell: No&lt;br&gt;Tax: Yes NI: No</td>
<td></td>
</tr>
<tr>
<td>Health Cash Plan</td>
<td>Make the cost of everyday healthcare expenses such as eye tests, specialist appointments and physiotherapy more affordable. You just pay for the treatment and then claim back the cash up to certain limits.</td>
<td>At annual enrolment or valid life event.</td>
</tr>
<tr>
<td></td>
<td>Do you save&lt;br&gt;Tax: No NI: Yes</td>
<td></td>
</tr>
<tr>
<td>Health Assessment</td>
<td>Giving you access to a range of health checks which will provide you with detailed information on your health and may spot any minor problems early so that they can be dealt with before they become serious.</td>
<td>At annual enrolment.</td>
</tr>
<tr>
<td></td>
<td>Do you save&lt;br&gt;Tax: No NI: Yes</td>
<td></td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>Join one of a range of policies and you can claim many treatments back, saving you money on your dental costs.</td>
<td>At annual enrolment or valid life event.</td>
</tr>
<tr>
<td></td>
<td>Do you save&lt;br&gt;Tax: No NI: Yes</td>
<td></td>
</tr>
<tr>
<td>Private Medical Insurance</td>
<td>Private Medical Insurance enables you to avoid lengthy delays by providing a quick diagnosis and treatments, with access to an extensive choice of private hospitals.</td>
<td>At annual enrolment or valid life event.</td>
</tr>
<tr>
<td></td>
<td>Do you save&lt;br&gt;Tax: No NI: Yes</td>
<td></td>
</tr>
<tr>
<td>Personal Accident Insurance</td>
<td>This option allows you to protect yourself financially if you are injured or have an accident with one of the plans from CHUBB.</td>
<td>At annual enrolment.</td>
</tr>
<tr>
<td></td>
<td>Do you save&lt;br&gt;Tax: No NI: Yes</td>
<td></td>
</tr>
<tr>
<td>Critical Illness Insurance</td>
<td>The Critical Illness Insurance plan pays out a lump sum on the diagnosis of a number of serious conditions and can offer a financial lifeline at a difficult time.</td>
<td>At annual enrolment or valid life event.</td>
</tr>
<tr>
<td></td>
<td>Do you save&lt;br&gt;Tax: No NI: Yes</td>
<td></td>
</tr>
<tr>
<td>Travel Insurance</td>
<td>We have sourced comprehensive travel insurance at low cost so you can enjoy your holidays and never have to worry about booking insurance.</td>
<td>At annual enrolment or valid life event.</td>
</tr>
<tr>
<td></td>
<td>Do you save&lt;br&gt;Tax: No NI: Yes</td>
<td></td>
</tr>
</tbody>
</table>
New Joiners
New joiners to Severn Trent will be able to select any of the ‘anytime’ and ‘annual’ benefits with the exception of buy or sell annual leave or health assessments. Your next opportunity to enrol into these benefits will be at the next annual enrolment.

Lifestyle Events
If you experience changes to your personal circumstances while employed by Severn Trent, you can choose a selection of benefits to amend to fit with your new circumstances. To apply for a ‘Lifestyle Event’ choose ‘Lifestyle Events’ on your profile page on the benefits homepage and follow the instructions.
Frequently asked questions

Key information

Election:
- 5th – 14th month, choose from a selection of benefits including Computers, Gym membership, Bikes
- 5th – 28th month, choose from a range of benefits including childcare vouchers, health plans, will writing, travel insurance and many more

- Website: www.severntrenlifestyle.com

- Lifestyle helpline: 0203 435 7845 or enquiries@thomsons.com
  o The helpdesk is available Monday to Friday from 8.30am until 6pm.

- Eligible to apply: Permanent and fixed term contractors (those who receive a salary from Severn Trent). Agency workers and contractors are not eligible.

- ANNUAL ENROLEMENT: Employees who were employed and received a salary in July will have been invited to apply for the annual enrolment. New starters will be invited to apply at the next available election.

Application / Enrolment

Smart Water bills FAQ

What is Smart Water Bills?
Smart Water Bills is a cost effective way for you to pay for your water and waste services. You can enrol to pay for your water bill straight out of your salary each month which means you end up paying less tax and National Insurance.

How to Apply
You need to log into the Lifestyle website between the annual enrolment dates (December) and opt in to join the Smart Water Bills scheme.

If you are currently enrolled you will also receive an invitation and you will have the opportunity to leave the scheme, if you wish to remain as a scheme participant you do not need to take any action. Once ready to opt in, select the benefit, add your 10 digit account number and follow the workflow. Once successful you will receive a confirmation email. If you do not receive this within 24 hours, please call the Lifestyle helpline on 0203 435 7845.

If you have not received an invitation it is because our records show you are not eligible. If you disagree please email cr.Smartwater@severntrent.co.uk and provide your address so the team can check this for you.

Prior to moving onto Smart Water bills you are required to settle any outstanding balance on your current account.
- If your outstanding balance is less than £50.00 you can choose for a one off net deduction of the total value (capped at £50) to be taken from your April salary (you may make a tax saving if you choose this option).
- If your total outstanding balance is greater than £50.01 you will be required to make personal arrangements with #Customer in March to settle your outstanding bill.
- You will receive a statement in March to show your outstanding balance.

To choose the option make a one off net deduction of £50 (capped), please enter ‘Yes’ in the workflow box when prompted.

**What Next**

Once you sign up for this benefit, a new account will be opened for you and Smart Water Billing will begin in April the following year - a payment schedule will be sent to you to confirm your payment amounts.

Please note you still need to pay any arrears on your account if your final bill is greater than £50.01. A final bill for your previous account will be sent to you and will need to be paid for separately.

**Am I eligible to join Smart Water bills?**

You will be able to join if you meet ALL of the following conditions:

1. You are employed by either Severn Trent Services or Severn Trent Water as at 16 November 2016
2. You live in a residential property and receive water and/or sewerage services from Severn Trent Water as at that date and continue to do so
3. Your pay, after all salary sacrifice deductions, does not fall below the National Living Wage
4. You are not currently serving your notice with Severn Trent
5. You must be one of the named bill payers (account holders) in order to participate
6. You receive both your water and sewerage services from Severn Trent Water and pay Severn Trent Water for those services; or you receive a water-only or sewerage-only bill from Severn Trent Water (any other services are billed separately by another provider)

Unfortunately you will not be able to join if you receive a bill from Severn Trent Water for water and sewerage services, but the sewerage or water services shown on that bill are provided by another company.

**How do I add myself as a named account holder?**

To enrol in Smart Water Bills you also need to be a named bill payer for your household- don’t worry you can easily add your name to the account by emailing (cr.smartwater@severntrent.co.uk) the current account number and full property address.

**I don’t know my Severn Trent customer account number, how can I find this?**

Your account number is shown on your most recent bill.

**How much will I save by joining Smart Water Bills?**

The actual savings you receive will be dependent on:

- Your earnings; and
- Your tax and National Insurance contributions
- The amount you would have been billed for your water and/or waste services.
How does this affect my pay?
This benefit is a salary sacrifice benefit and deductions are taken from your gross pay, meaning that you do not pay income tax and National Insurance on them.

Salary sacrifice is a contractual change to your terms and conditions where you give up your right to receive part of your contractual salary, in return for some form of non-cash benefit, in this case Smart water bills. As your salary is reduced, you pay less tax and National Insurance, saving you money.

I’ve previously joined Smart Water Bills do I need to do anything this year?
No—just carry on saving! Your enrolment will automatically carry forward.

I’ve enrolled for Smart Water Billing, when will this start?
A new account will be opened for you and SMART Water Billing will begin in April—a payment schedule will be sent to you to confirm your payment amounts. A final bill for your previous account will be sent to you and the final balance will need to be paid separately.

I enrolled for Smart Water Billing but my account hasn’t been updated—what should I do?
Please check if you received a confirmation email when you enrolled, if you did please email it to cr.Smartwater@severntrent.co.uk where the team will check your account.

If you didn’t receive confirmation this will mean that your application wasn’t submitted correctly. If the enrolment has already closed you’ll need to wait until next year.

Can I manage my new account online?
Yes, you will be emailed details of your on-line account to your registered email address once it has been set up.

We will set up your on line account and your bills will be paperless on Web Self Serve. You will receive emails to confirm your bills and payment plan statements are available to view on line. There is no option to receive paper bills.

I don’t want to join now, can I enrol for Smart Water Billing at a later date?
To join you have to sign up during the annual enrolment.

Can I change my selections after this enrolment?
Only if there is a Lifestyle event which results in you ceasing to satisfy the conditions set out above. If you opted out, no, this is an annual benefit and once you have made your selection you cannot make changes to your selection.

I want to leave the Smart Water Bills scheme?
If you wish to unsubscribe from Smart Water Bills, during the enrolment period please log-in to www.severntrentlifestyle.com and follow the onscreen instructions to ‘opt-out’ of the scheme.

Please note you are only permitted to leave the scheme in the following situations:
The annual enrolment window
If you move out of the Severn Trent area
Leave employment with Severn Trent
I have a credit on my Smart Water account - can this be refunded?  
You'll benefit more from leaving any credit on the account as if it is paid back to you it's subject to income tax and national insurance. Instead we'll reduce your monthly payments for you to take the credit into account.

However, if you'd prefer a refund and understand that there will be deductions you can request this by emailing #Customer on cr.Smartwater@severntrent.co.uk.

What happens if I move outside of the Severn Trent Water area, leave employment with Severn Trent?  
You should notify #Customer by emailing the team at cr.Smartwater@severntrent.co.uk.

#Customer will calculate a final statement when closing your Smart Water Bill account, if there’s a debit balance you’ll need to pay this directly, as we’ll no longer be taking payments from your salary. If your account is in credit you will be provided with a refund via payroll.

Why is a refund paid via Payroll?  
Salary sacrifice is a contractual change to your terms and conditions where you give up your right to receive part of your contractual salary, in return for some form of non-cash benefit, in this case, Smart Water bills.

As your salary is reduced, you pay less tax and National Insurance, saving you money. If however, you request a refund of monies due to either your account being in credit, or due to leaving the scheme we have to pay this to you via the payroll so you pay the tax and National Insurance that would otherwise have been due.

Will Smart Water Bills continue to be provided following the Chancellors Autumn Statement that salary sacrifice schemes may change?  
The good news is that we do not need to make any immediate changes to our arrangements as any schemes that take effect before 6th April 2017 can run until 5th April 2018. This includes SMART Water which will launch on 8th December 2016 and will take effect from 1st April 2017.

There will be some future impact which we will need to consider before our next annual Lifestyle enrolment which opens in August 2017 however the schemes which are specifically exempt from the upcoming changes are:

- Cycle to work scheme
- Pensions
- Childcare vouchers
- Annual leave

We are exploring on our options and provide a further communications in due course, however for the time-being we will continue to operate our salary sacrifice arrangements as normal.
Appendix 1 – Employee Journey to access My Lifestyle for screen shots for the Severn Trent Water employee journey

Appendix 2 – Employee Journey to make a benefit election

Appendix 3 – Employee Journey to Buy or Sell annual leave

How do I log on to the site?

If you’re using a Severn Trent computer simply click (MAM users see question below):
  - www.severntrentlifestyle.com

If you’re using a personal computer or company smartphone:
  - Enter www.severntrentlifestyle.com
  - You’ll be prompted to select who you work for (Severn Trent Water or Severn Trent Services)
  - Username: Your work email address
  - Password: Your normal desktop password

If you’re a Severn Trent Water employee you can access the site from Streamline:
  - Streamline Homepage> Quick Links> My Lifestyle + OBP
  - SAP Homepage> Employee Self Service> My Benefits and Payments> Lifestyle Flexible Benefits

MAM users should log on using the following approach:
  - Use a personal computer or company smartphone:
    - Enter www.severntrentlifestyle.com into your firefox internet browser
    - You’ll be prompted to select who you work for (choose Severn Trent Water)
    - Enter your username: Your work email address
    - Enter your password: Your normal login password

Log on using a desktop computer (DTR) at site:
  - Use the link in your welcome email (sent on the 17th August) or
  - Access via Streamline: Homepage> Quick Links> My Lifestyle + OBP or
  - Access via SAP: Homepage> Employee Self Service> My Benefits and Payments> Lifestyle Flexible Benefits
I’ve tried to login but I am re-directed to an Edenred page where I am asked to enter a password, what do I do?
- If, when you click the www.severntrentlifestyle.com link you are taken to an Edenred page, it means your internet browser has cached (remembered an old page) and you need to clear this.
- When the Edenred page is open, press Ctrl and F5 simultaneously on your keyboard, close the internet and try again, alternatively access the site from either of the following ways:
  - As a Severn Trent Water employee you can access the site from Streamline:
    - Streamline Homepage> Quick Links> My Lifestyle + OBP
    - SAP Homepage> Employee Self Service> My Benefits and Payments> Lifestyle Flexible Benefits
  - Using a personal computer or company smartphone:
    - Enter www.severntrentlifestyle.com
    - You’ll be prompted to select who you work for (Severn Trent Water or Severn Trent Services)
    - Username: Your work email address
    - Password: Your normal desktop password
- I’ve just got married and my email address has changed, I cannot log into the site, what do I do?
  - You can still access the site using your previous email address by using your personal computer or smartphone:
    - Enter www.severntrentlifestyle.com
    - You’ll be prompted to select who you work for (Severn Trent Water or Severn Trent Services)
    - Username: Your work email address
    - Password: Your normal desktop password
  - Your single sign on access will be refreshed by the 1st of each month
- I’m on maternity leave, long term sick or career break, how do I access the site?
  - Enter www.severntrentlifestyle.com from your personal computer
  - You’ll be prompted to select who you work for (Severn Trent Water or Severn Trent Services)
  - Username: Your work email address
  - Password: Your normal desktop password
  - * If you have not accessed your desktop for a period of 90 days your desktop account will have been suspended. To activate your account, take the following steps:
    - Severn Trent Water employee: 02477 716787
    - Severn Trent Services employee: 08455 480 480
- When can I enrol?
  - You will be invited to enrol annually, during August each year. New starters receive an invitation 6-8 weeks after they join to select their choices.
  - A number of benefits are available for selection ‘anytime’.
- When would I start receiving and/or paying for the benefits?
If you joined at annual enrolment, the benefits you select will commence from 1st October, and you will also see the changes reflecting in your October salary.

If you have selected a PC or Mobile, you will take delivery of these items up to 6 weeks after making your selection.

If you join a benefit outside of annual enrolment, the benefits will commence the 1st of the month, following the month in which you made your choices.

Will selecting any of the benefits affect my salary-based benefits?

No, selecting benefits will not have an impact on your salary-based benefits. This does not change the salary level that is in your contract.

Will selecting the benefits affect any state benefits I receive?

Entitlement to many state benefits, including the basic state pension, is based on the amount of National Insurance contributions you pay. Salary sacrifice benefits such as Cycle to Work will reduce the amount of your National Insurance contributions, and therefore may have an impact. However, if you have specific questions around this area it is suggested that you consult with the Department for Work and Pensions.

When can I set up or cancel childcare vouchers (CCV’s)?

Childcare vouchers can be amended part way through the Lifestyle year. If you wish to do this, please follow the instructions on the Lifestyle website. Please note there are specific monthly windows that you can do this and in certain months we cannot make a change e.g. August as the site is being updated for annual enrolment.

I thought I’d chosen to buy/sell annual leave at the annual Lifestyle election but it is not showing.

Please query this with the Lifestyle helpline 0203 435 7845 or email, enquiries@thomsons.com

If you did not receive a confirmation email your benefit selection was not saved – your next opportunity to buy/sell annual leave will be the 2017 annual election.

Lifestyle Events

Can I change my choices?

Should you experience a change in either your job or personal circumstances (which is called a “lifestyle event”) during the course of the year, you may be permitted to make changes to certain benefits through Lifestyle. Examples of lifestyle events are marriage, birth of a child or promotion. There are specific monthly windows that you can change your benefits.

To make a ‘lifestyle event’

- Access your benefits page
- Select your name and from the drop down menu choose ‘Lifestyle Events’
- Complete the required details and choose the enrolment
- Submit your request
- Return to the homepage when the next enrolment window is open and make your changes
What happens if I have a promotion to a Level 3 or 4 role?
- This would be classed as a life event and you may be able to make changes to some of your chosen benefits. If you wish to do this, please follow the instructions on the Lifestyle website. Please note there are specific monthly windows that you can do this and in certain months we cannot make a change e.g. August as the site is being updated for annual enrolment.

What happens if I go onto Maternity, Paternity, Adoption or Shared Parental leave?
- Your selected Lifestyle benefits will continue to be provided during paid maternity, adoption, paternity or shared parental leave even if you receive nil pay during the course of your leave.

What happens if I go off sick?
- In the case of paid sick leave, your selected benefits will continue throughout the period of your sick leave. However, if you are on unpaid sick leave, Severn Trent reserves the right to review your entitlement to benefits.

What happens if I take unpaid leave?
- If you are on nil pay, your entitlement to all insurance-based benefits will cease. In some circumstances, for instance purchasing annual leave, arrears will be payable on your return. Please refer to individual benefit terms for more details.

What happens if I go onto a career break?
- Your selected Lifestyle benefits will cease from the effective date of your career break.

About Our Brilliant People (OBP)

- It's now easier than ever to say thanks!
  There's nothing better than getting a pat on the back for a job well done, absolutely anyone can say thanks to a colleague for going the extra mile, and you could even scoop them £25 worth of Our Brilliant People points for their great work.
• **So how does it work?**
  You’ll be able to leave a message of thanks for a job well done and, if you’re a budget holder, you’ll have the option to award £25 worth of Our Brilliant People points. As soon as you leave your message, your fantastic colleague will get a notification and so will their line manager. And the recognition doesn’t stop there! The site works a lot like Facebook or Twitter so, as well as seeing their name up in lights, your colleague can bask in the glory as the ‘likes’ and comments on your post come flooding in.

Our company is full of brilliant people, so let’s give them the recognition they deserve.

• **Our values**
  Our company vision is to become the most trusted water company by 2020. Our five core values, which have been crafted on the back of feedback from hundreds of our colleagues, reflect the business and the people we want to be. Our values are:

  ![Value 1](image1.png)

  **We put our customers first.** We’re here for our customers 24/7. We want to create a relationship based on empathy and respect.

  ![Value 2](image2.png)

  **We are passionate about what we do.** We’re passionate about the work we do and our expertise. We go the extra mile for customers and team mates.

  ![Value 3](image3.png)

  **We act with integrity.** We strive to do the right thing by being transparent and honest in all that we do. We want to create a better future for all.

  ![Value 4](image4.png)

  **We protect our environment.** We’re committed to a cleaner, greener future, protecting and improving our environment for generations to come.

  ![Value 5](image5.png)

  **We are inspired to create an awesome company.** We’ll all work together to be creative and to make special things happen.

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**Our Brilliant People Frequently Asked Questions**

**Key information and Support**

• **Who can I speak to about the new Our Brilliant People site?**
  - Email: csdept@peoplevalue.co.uk
  - Telephone: 0870 908 0088* (Lines are open Monday to Friday 8:30am - 5:30pm except bank holidays).
• I have ordered my vouchers, when will they arrive?
  Vouchers are sent by Royal Mail, first class. Vouchers should be delivered within 10 working days of the order being made.

• I have ordered my vouchers but they have not arrived, who do I contact?
  Contact the Lifestyle team in the first instance using their dedicated helpdesk, contact details are above.

Accessing OBP

  o How do I log on to OBP?
    o If you’re using a Severn Trent computer simply click:
      o [www.severntrentlifestyle.com](http://www.severntrentlifestyle.com)
    o If you’re using a personal computer or company smartphone:
      o Enter [www.severntrentlifestyle.com](http://www.severntrentlifestyle.com)
      o You’ll be prompted to select who you work for (Severn Trent Water or Severn Trent Services)
      o Username: Your work email address
      o Password: Your normal desktop password

  o I’m on maternity leave, long term sick or career break, how do I access the site?
    o Enter [www.severntrentlifestyle.com](http://www.severntrentlifestyle.com) from your personal computer
    o You’ll be prompted to select who you work for (Severn Trent Water or Severn Trent Services)
    o Username: Your work email address
    o Password: Your normal desktop password*
      * If you have not accessed your desktop for a period of 90 days your desktop account will have been suspended. To activate your account, take the following steps:
        o Severn Trent Water employee: 02477 716787
        o Severn Trent Services employee: 08455 480 480

OBP Hierarchy

• I am showing in the wrong role/team on Our Brilliant People, can this be changed?
  The data is taken on a monthly basis from SAP, around the 18th of the month. The data is subsequently updated on OBP around the 1st of the following month.

• I am being sent recognitions to approve for a colleague who is no longer in my Team – can this be updated?
  The data is taken on a monthly basis from SAP, around the 18th of the month. The data is subsequently updated on OBP around the 1st of the following month.

• I am not receiving recognitions to approve for my new team members – can this be updated?
  The data is taken on a monthly basis from SAP/Workday, around the 18th of the month. The data is subsequently updated on OBP around the 1st of the following month.
Budget Holders

- **I’m a budget holder, what will I be asked to approve?**
  If you make a financial nomination yourself for a colleague, regardless of the business area they work in, and this is approved by their line manager, this is taken directly from your available funds. When others nominate their colleagues, in the situation where a nominator is in a different business area to the nominee, the budget responsibility lies within the nominee’s business area, as this must come from the budget holder in the same cost centre as the colleague receiving the award.

- **How do I become a budget holder?**
  Budget holders can be added if the Strategic Leader gains agreement from the HR Reward team.

- **How can I request an increase in my budget?**
  Please speak with a member of the HR Reward team to discuss your requirements.

- **Is my allocated budget an annual or quarterly value?**
  Your budget is allocated on an annual basis, based on your positions team hierarchy at 31st March.

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About My Discounts

- **My Discounts** is a great way for colleagues to save money on everyday shopping and experience days. Retailers include M&S, Debenhams, Argos, B&Q, Wyevale, Pizza Empress, Zizzi and many many more.
- Payments for cards and vouchers is made by the employee using their credit or debit card.

- There are choices of online shopping, reloadable gift cards, voucher code and printable vouchers.

**My discounts Frequently Asked Questions**

**Key information and Support**

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  - Telephone: 0870 908 0088* (Lines are open Monday to Friday 8:30am - 5:30pm except bank holidays).

- **I have ordered my vouchers, when will they arrive?**
  Vouchers are sent by Royal Mail. Vouchers should be delivered within 10 working days of the order being made.

- **I have ordered my vouchers but they have not arrived, who do I contact?**
  Contact the Lifestyle team in the first instance using their dedicated helpdesk, contact details are above.

- **I have top up cards from the Edenred site – can I use these on the new My Discounts?**
  Your existing cards will continue to work and remain active until such point you utilise the balance as per the card T&C's. If you wish to continue using re-loadable cards, you can log into my discounts (www.severntrentlifestyle.com) and choose some new cards to top up. You will order your cards, wait for them to be delivered then register them on the My Discounts site then top up from that point. If you have any specific queries relating to this, you can call the team on 0870 908 0088* (Lines are open Monday to Friday 8:30am - 5:30pm except bank holidays) or email csdept@peoplevalue.co.uk.

**Homeserve**

- Homeserve is an affiliated organisation to Severn Trent.
- Homeserve offer insurance products to our customers via ST to provide an insurance against burst pipes, blocked drains, dripping taps etc at £1 per month for the lifestyle time of the employees employment at ST.
- The Homeserve offer is accessible by the following url, where employees can sign up at any time and payments are made by the employees credit or debit card: www.homeserve.com/Severnemployeeoffer

**Smart Water bills**

- Smart Water bills is a benefit that allows colleagues who receive their water and sewerage services from Severn Trent to pay for their water bill through their salary, saving tax and NI.
• Smart Water bills enrolment takes place annually (during December) and the first deduction will take place in their April pay. If a colleague is eligible, they will be invited to apply for the benefit during December.

• Current Smart Water bills participation will roll over at each annual enrolment.

Smart Water bills FAQ

What is Smart Water Bills?
Smart Water Bills is a cost effective way for you to pay for your water and waste services. You can enrol to pay for your water bill straight out of your salary each month which means you end up paying less tax and National Insurance.

How to Apply
You need to log into the Lifestyle website between the annual enrolment dates (December) and opt in to join the Smart Water Bills scheme.

If you are currently enrolled you will also receive an invitation and you will have the opportunity to leave the scheme, if you wish to remain as a scheme participant you do not need to take any action. Once ready to opt in, select the benefit, add your 10 digit account number and follow the workflow. Once successful you will receive a confirmation email. If you do not receive this within 24 hours, please call the Lifestyle helpline on 0203 435 7845.

If you have not received an invitation it is because our records show you are not eligible. If you disagree please email cr.Smartwater@severnrent.co.uk and provide your address so the team can check this for you.

Prior to moving onto Smart Water bills you are required to settle any outstanding balance on your current account.

- If your outstanding balance is less than £50.00 you can choose for a one off net deduction of the total value (capped at £50) to be taken from your April salary (you may make a tax saving if you choose this option).

- If your total outstanding balance is greater than £50.01 you will be required to make personal arrangements with #Customer in March to settle your outstanding bill.

- You will receive a statement in March to show your outstanding balance.

To choose the option make a one off net deduction of £50 (capped), please enter ‘Yes’ in the workflow box when prompted.

What Next
Once you sign up for this benefit, a new account will be opened for you and Smart Water Billing will begin in April the following year - a payment schedule will be sent to you to confirm your payment amounts.

Please note you still need to pay any arrears on your account if your final bill is greater than £50.01. A final bill for your previous account will be sent to you and will need to be paid for separately.
Am I eligible to join Smart Water bills?
You will be able to join if you meet ALL of the following conditions:

1. You are employed by either Severn Trent Services or Severn Trent Water as at 16 November 2016
2. You live in a residential property and receive water and/or sewerage services from Severn Trent Water as at that date and continue to do so
3. Your pay, after all salary sacrifice deductions, does not fall below the National Living Wage
4. You are not currently serving your notice with Severn Trent
5. You must be one of the named bill payers (account holders) in order to participate
6. You receive both your water and sewerage services from Severn Trent Water and pay Severn Trent Water for those services; or you receive a water-only or sewerage-only bill from Severn Trent Water (any other services are billed separately by another provider)

Unfortunately you will not be able to join if you receive a bill from Severn Trent Water for water and sewerage services, but the sewerage or water services shown on that bill are provided by another company.

How do I add myself as a named account holder?
To enrol in Smart Water Bills you also need to be a named bill payer for your household- don’t worry you can easily add your name to the account by emailing (cr.smartwater@severntrent.co.uk) the current account number and full property address.

I don’t know my Severn Trent customer account number, how can I find this?
Your account number is shown on your most recent bill.

How much will I save by joining Smart Water Bills?
The actual savings you receive will be dependent on:
- Your earnings; and
- Your tax and National Insurance contributions
- The amount you would have been billed for your water and/or waste services.

How does this affect my pay?
This benefit is a salary sacrifice benefit and deductions are taken from your gross pay, meaning that you do not pay income tax and National Insurance on them.

Salary sacrifice is a contractual change to your terms and conditions where you give up your right to receive part of your contractual salary, in return for some form of non-cash benefit, in this case Smart water bills. As your salary is reduced, you pay less tax and National Insurance, saving you money.

I’ve previously joined Smart Water Bills do I need to do anything this year?
No- just carry on saving! Your enrolment will automatically carry forward.

I’ve enrolled for Smart Water Billing, when will this start?
A new account will be opened for you and SMART Water Billing will begin in April - a payment schedule will be sent to you to confirm your payment amounts. A final bill for your previous account will be sent to you and the final balance will need to be paid separately.

I enrolled for Smart Water Billing but my account hasn’t been updated - what should I do?
Please check if you received a confirmation email when you enrolled, if you did please email it to
cr.Smartwater@severntrent.co.uk where the team will check your account.

If you didn't receive confirmation this will mean that your application wasn't submitted correctly. If
the enrolment has already closed you'll need to wait until next year.

Can I manage my new account online?
Yes, you will be emailed details of your on-line account to your registered email address once it has
been set up.

We will set up your on line account and your bills will be paperless on Web Self Serve. You will
receive emails to confirm your bills and payment plan statements are available to view on line. There
is no option to receive paper bills.

I don't want to join now, can I enrol for Smart Water Billing at a later date?
To join you have to sign up during the annual enrolment.

Can I change my selections after this enrolment?
Only if there is a Lifestyle event which results in you ceasing to satisfy the conditions set out above. If
you opted out, no, this is an annual benefit and once you have made your selection you cannot
make changes to your selection.

I want to leave the Smart Water Bills scheme?
If you wish to unsubscribe from Smart Water Bills, during the enrolment period please log-in to
www.severntrentlifestyle.com and follow the onscreen instructions to ‘opt-out’ of the scheme.

Please note you are only permitted to leave the scheme in the following situations:
The annual enrolment window
If you move out of the Severn Trent area
Leave employment with Severn Trent

I have a credit on my Smart Water account - can this be refunded?
You'll benefit more from leaving any credit on the account as if it is paid back to you it's subject to
income tax and national insurance. Instead we'll reduce your monthly payments for you to take the
credit into account.

However, if you'd prefer a refund and understand that there will be deductions you can request this
by emailing #Customer on cr.Smartwater@severntrent.co.uk.

What happens if I move outside of the Severn Trent Water area, leave
employment with Severn Trent?
You should notify #Customer by emailing the team at cr.Smartwater@severntrent.co.uk.

#Customer will calculate a final statement when closing your Smart Water Bill account, if there's a
debit balance you'll need to pay this directly, as we'll no longer be taking payments from your salary.
If your account is in credit you will be provided with a refund via payroll.
Why is a refund paid via Payroll?
Salary sacrifice is a contractual change to your terms and conditions where you give up your right to receive part of your contractual salary, in return for some form of non-cash benefit, in this case, Smart Water bills.

As your salary is reduced, you pay less tax and National Insurance, saving you money. If however, you request a refund of monies due to either your account being in credit, or due to leaving the scheme we have to pay this to you via the payroll so you pay the tax and National Insurance that would otherwise have been due.

Will Smart Water Bills continue to be provided following the Chancellors Autumn Statement that salary sacrifice schemes may change?
The good news is that we do not need to make any immediate changes to our arrangements as any schemes that take effect before 6th April 2017 can run until 5th April 2018. This includes SMART Water which will launch on 8th December 2016 and will take effect from 1st April 2017.

There will be some future impact which we will need to consider before our next annual Lifestyle enrolment which opens in August 2017 however the schemes which are specifically exempt from the upcoming changes are:

- Cycle to work scheme
- Pensions
- Childcare vouchers
- Annual leave

We are exploring on our options and provide a further communications in due course, however for the time-being we will continue to operate our salary sacrifice arrangements as normal.
Appendix 1 - Employee Journey to access My Lifestyle

- Employees can select the site from a number of places on our Severn Trent intranets.
  - Severn Trent Services employees – Via SharePoint
  - Severn Trent Water employees – Via Streamline or SAP ESS
- By entering www.severntrentlifestyle.com into their internet browser

Severn Trent Water Intranet - Streamline – These links single sign on (SSO) into the Lifestyle website

- Quick Links> My Lifestyle + Our Brilliant People
- Rewarding You homepage (HR Hub> Rewarding You> My Lifestyle)

More info about the scheme here
- SAP ESS Home Page

Entering severntrentlifestyle.com into their browser (Tablet/PC/Mobile)

- Will be prompted to choose which employer they belong to (if unsure they should use their work email address as a guide: @severntrent.co.uk or @severntrentservices.com

- They will be prompted for a username and password
  - Username: work email address
  - Password: Normal desktop password

Then welcome box appears as they enter Darwin, select ‘Continue’ and they can choose the relevant tile from here.
Appendix 2 – Employee Journey to make a benefit election

- Access the benefits homepage and click ‘Select Benefits’ (either of the circled boxes below)

- The value of any ‘roll-over’ benefits will be shown here. To confirm, add or delete benefits click ‘Select Benefits’

- The full list if benefits, including any current benefits will be shown here. To see a benefit in more detail or to select the benefit, click on the symbol. To choose the benefit, press ‘Select’
Benefits Overview - Plan your Benefits

This page allows you to select benefits or change the benefits that you currently have. As a default you will only be able to see the benefits you can currently select or change. You can make changes to your selection as many times as you need to while the window is still open, but you must be sure to select Confirm Selection in order to complete your choices.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Level</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Holiday (Buy)</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Holiday (Sell)</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Critical Illness Cover</td>
<td>Change</td>
<td>£10.28</td>
</tr>
<tr>
<td>Partner Critical Illness Cover</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Personal Accident Insurance</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Private Medical Insurance</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Healthcare Cash Plan</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Employee Health Assessment</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Partner Health Assessment</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Travel Insurance</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>GymnFlex</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Gourmet Society Dining Card</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>TasteCard</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Childcare Vouchers</td>
<td>Change</td>
<td>£24.00</td>
</tr>
<tr>
<td>Cycle to Work</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Payroll Giving</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Computers</td>
<td>Select</td>
<td>£0.00</td>
</tr>
<tr>
<td>Mobile Phones</td>
<td>Select</td>
<td>£0.00</td>
</tr>
</tbody>
</table>

- Choose the relevant level of cover to suit your needs, you can view between the monthly/annual cost and the value is shown below. Once happy with your choice choose ‘Confirm’. (Some benefits use different workflows – please follow the appropriate instructions, this is for illustration purposes only)

Dental Insurance

Over the last few years we have seen a decline in the number of dentists who will provide treatment under the NHS and even if you do have the option of using an NHS dentist the cost of treatment can still be high.

<table>
<thead>
<tr>
<th>Cover</th>
<th>Level</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Cover</td>
<td>Lucent 1</td>
<td>£22.00</td>
</tr>
<tr>
<td>Single Parent Cover</td>
<td>Lucent 2</td>
<td></td>
</tr>
<tr>
<td>Couple Cover</td>
<td>Lucent 3</td>
<td></td>
</tr>
<tr>
<td>Family Cover</td>
<td>Lucent 4</td>
<td></td>
</tr>
</tbody>
</table>

Based on your selection above

[Cancel] Confirm
• You will be taken to the main benefits page. Any benefits with a symbol means there are tasks to complete before your benefit submission is made. You will be prompted to complete these later in the election process.

<table>
<thead>
<tr>
<th>Symbol</th>
<th>Benefit</th>
<th>Level</th>
<th>£22.00</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Mobile Phones</td>
<td></td>
<td>£0.00</td>
</tr>
<tr>
<td></td>
<td>Will Writing</td>
<td>T</td>
<td>Select</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
<td>£275.28</td>
</tr>
</tbody>
</table>

Once happy with your overall benefit selection, select ‘Confirm Selection’ at the bottom of the page.

• Review your overall benefit selection (if there are additional tasks to complete, these are listed here).
• If you agree to the terms select ‘I agree’.

Salary Exchange Agreement

This is to confirm that with effect from 01/10/2016 your current basic salary, at your request, will be changed from £ per annum to the new basic salary of £ per annum.

This reflects your decision to sacrifice part of your salary in exchange for the company providing you with the additional benefits outlined in the table below.

The sacrifice agreement, which is a change to your terms and conditions of employment, will be an irrevocable change, typically for a minimum period of one year (or the term of the contract for the benefit if this is longer).

If your personal circumstances change during this period, then you cannot request an opportunity to revert your entitlement to basic pay and benefits, but this is at the discretion of the company and you do not have an automatic right to revert back to your previous entitlement.

Your total Salary Exchange will be made up of the following:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Level</th>
<th>Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Critical Illness Cover</td>
<td>£100,000 of cover</td>
<td>£16.28</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>Family Cover + Lucent 1</td>
<td>£22.00</td>
</tr>
<tr>
<td>Childcare Vouchers</td>
<td>£243 per month</td>
<td>£243.00</td>
</tr>
</tbody>
</table>

Agree?

I confirm that I agree with above changes in my terms and conditions of employment and that I understand the implications of the exchange may have on any state benefits that I may become entitled to claim.

Click on Add Dependents
Dependants

You should select here all the Dependents you wish to be on cover for each benefit and you must select at least one for each benefit to continue to the next step. If you need to add additional Dependents select Add Dependant.

- Assign your dependants to the benefit and select ‘Confirm and Next’

- Once you are happy with your new selections, choose ‘Commit My Selections’
• Once submitted you will see a congratulations box

Congratulations! You have completed 1 benefit selection
This benefit will be effective by 01/10/2016.

• You will then receive your confirmation email
• You will be able to amend your selection up until the end of the election window.
Appendix 3 – Employee Journey to Buy or Sell annual leave

- Access the benefits homepage and click ‘Select Benefits’ (either of the circled boxes below)

- The value of any ‘roll-over’ benefits will be shown here. To confirm, add or delete benefits click ‘Select Benefits’

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Level</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Critical Illness Cover</td>
<td>£100,000 of cover</td>
<td>£10.28</td>
</tr>
<tr>
<td>Childcare Vouchers</td>
<td>£243 per month</td>
<td>£243.00</td>
</tr>
</tbody>
</table>

- The full list if benefits, including any current benefits will be shown here. To see a benefit in more detail or to select the benefit, click on the symbol. To choose the benefit, press ‘Select’
• Move the toggle to choose how many hours you wish to buy/sell and once happy with your selection, press calculate.

• You can see the monthly/annual cost by selecting the drop down box and the appropriate cost will show at the bottom of the screen.

• Once happy with your selection, select ‘Confirm’
• You will be taken to the main benefits page. Any benefits with a symbol means there are tasks to complete before your benefit submission is made. You will be prompted to complete these later in the election process.

- **Holiday (Buy)**: 5 days per year | £44.30

- Once happy with your overall benefit selection, select 'Confirm Selection' at the bottom of the page.

- Review your overall benefit selection (if there are additional tasks to complete, these are listed here).

- If you agree to the terms select 'I agree'.

**Salary Exchange Agreement**

This is to confirm that with effect from 01/10/2016 your current basic salary, at your request, will be changed from [ ] per annum to the new basic salary of [ ] per annum.

This reflects your decision to sacrifice part of your salary in exchange for the company providing you with the additional benefits outlined in the table below.

The sacrifice agreement, which is a change to your terms and conditions of employment, will be an irrevocable change, typically for a minimum period of one year (or the term of the contract for the benefit if this is longer).

If your personal circumstances change during this period, then you can request an opportunity to revive your entitlement to basic pay and benefits, but this is at the discretion of the company and you do not have an automatic right to revert back to your previous entitlement.

Your total salary exchange will be made up of the following:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Level</th>
<th>Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>Holiday (Buy)</td>
<td>5 days per year</td>
<td>£44.30</td>
</tr>
</tbody>
</table>

**Agree?**

I confirm that I agree with above changes in my terms and conditions of employment and that I understand the implications the exchange may have on any state benefits that I may become entitled to claim.

- Complete the workflow task to agree that you have gained manager approve to buy or sell your holiday.
Forms and Agreements

Please follow the instructions given below for all outstanding tasks, taking time to read any documentation carefully to make sure you fully understand it before making any decisions.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Details</th>
<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Holiday (Buy)</td>
<td>Holiday Buy Permission Workflow</td>
<td>Complete Task</td>
</tr>
</tbody>
</table>

- If your selection has been successful a green tick will appear next to your benefit and you will be able to choose ‘Confirm And Next’

<table>
<thead>
<tr>
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<th>Action</th>
</tr>
</thead>
<tbody>
<tr>
<td>Holiday (Buy)</td>
<td>Holiday Buy Permission Workflow</td>
<td>Complete Task</td>
</tr>
</tbody>
</table>

- Once you are happy with your new selections, choose ‘Commit My Selections’

Selection Confirmation

Commit My Selections

Please check the information below and confirm that you are happy with the selections you have made using the Confirm My Selections button. Until you have done this your benefit choices will not be fully confirmed.

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Level</th>
<th>You Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Holiday (Buy)</td>
<td>5 days per year</td>
<td>£44.30</td>
</tr>
</tbody>
</table>

- Once submitted you will see a congratulations box
You will then receive your confirmation email

You will be able to amend your selection up until the end of the election window.
Appendix 4 – Employee Journey to spend an OBP Award

- Access the benefits homepage and click ‘Our Brilliant People’

- Select ‘spend your points’
Welcome to the Our Brilliant People catalogue.

Here you can browse through the reward catalogue and see the fantastic range of products available for you to spend your Our Brilliant People points on. There are over 20,000 products to choose from and if you don’t have enough points just yet, don’t worry, you can top up your payment using a credit or debit card.

- Choose a category and explore the gift and voucher options
- Add to basket at check out