



Benefits Package 2022



This useful guide summarises the potential company benefits that may be available to you.

Full details of each of these are available as per websites noted on the last page of this document.

<p>1. GROUP PERSONAL PENSION PLAN - SCOTTISH WIDOWS (STAKEHOLDER INITIAL ENTRY LEVEL)</p> <p>(UP TO STATE PENSION AGE)</p>	<p>All employees who are employed by MDIS are automatically entered into the company's Scottish Widows Group Personal Pension plan at the initial entry level.</p> <p>The percentages for this element of the package mirror the government's statutory pension contribution amounts. Deductions are taken from Net Salary on a monthly basis.</p>
<p>2. GROUP PERSONAL PENSION PLAN – SCOTTISH WIDOWS</p>	<p>Following a successful 6-month probationary period, employees may be entitled to enter the company's Scottish Widows Group Enhanced Personal Pension plan subject to scheme rules and eligibility.</p> <p>The percentages for this element of the package are as defined within your offer letter on appointment</p>
<p>3. PRIVATE MEDICAL INSURANCE – BUPA</p> <p>(MAX AGE: 65 YEARS)</p>	<p>If you are eligible to enter the above pension scheme, you may also choose to have Private Medical Insurance with BUPA which covers yourself, any long term partner (rules apply) and children up to 18 years old.</p> <p>The policy premium is paid fully by the company however this benefit is classed as a Benefit in Kind and will show on your P11d each year meaning you will pay tax on the premium amount in the following tax year and will be based on your full premium, which differs in line with number of named scheme members.</p>



<p>4. PRIVATE HEALTH INSURANCE INCOME PROTECTION – Legal & General.</p> <p>(MAX AGE: 60 YEARS)</p>	<p>As above, if you are eligible to enter the pension scheme, once you have entered the enhanced pension scheme you may qualify for Private Health Insurance with Legal & General.</p> <p>The policy is in place to support you financially should you be unable to work for a long period of time. The scheme has a qualifying period of 13 weeks and should you make a claim after this period, L&G will review your case and may pay you up to 80% of the salary you are missing due to being unable to work.</p>
<p>5. EMPLOYEE ASSISTANCE PROGRAMME</p>	<p>As part of the Income Protection policy with L&G, you may also be able to access the Employee Assistance Programme – WorkLife Solutions.</p> <p>The aim of this element of cover is to assist you with day to day issues and provide support via a team of specialists within certain areas. This is free of charge and confidential.</p> <p>Some of the issues dealt with by Life Works are as follows:</p> <ul style="list-style-type: none"> • Stress, anxiety and depression • Loss and Bereavement • Bullying and / or harassment • Dependent care • Consumer Rights • Disability • Illness • Family issues • Health and wellbeing • Relationship advise • Parenting <p>Free counselling sessions are available via this scheme where required. Details of this scheme can be obtained via the company intranet.</p>
<p>6. LIFE ASSURANCE – DEATH IN SERVICE</p> <p>(MAX AGE: 75 YEARS)</p>	<p>All employees are entered into the company’s Group Life Assurance scheme upon joining the company for your entire employment period with the company up to your 75th Birthday. The benefit is worth 3 x basic salary.</p> <p>You will be required to complete a beneficiary form upon commencement and are able to change your nominated beneficiaries at any point using the same form, which is available from the HR Department.</p>



<p>7. ENHANCED MATERNITY AND PATERNITY SCHEME (OVER 2-YEARS' SERVICE)</p>	<p>If you have been employed by the company for 2-years by the date your pregnancy hits the qualifying week (week 15), you are entitled to participate in the enhanced Maternity and Paternity Pay Scheme - see policy for full details.</p>
<p>8. COMPANY HOLIDAYS</p>	<p>In addition to Bank Holidays, company holidays upon commencement are 25 days per annum which is increased by 5 days following a complete 5 years' service, totaling 30 days per annum. This will be pro-rata for those who work part-time or commence part way through the year.</p>
<p>9. CHRISTMAS EVE AND NEW YEARS EVE – HALF DAY</p>	<p>The company's Head Office closes each Christmas Eve and New Year's Eve at 12.30pm. On this day the half day is paid for as normal.</p>
<p>10. TEN YEAR SERVICE AWARD SCHEME</p>	<p>Staff members who have completed 10 years' continuous service with the Group will be rewarded with the choice of one of the following items to mark the occasion:</p> <ul style="list-style-type: none"> • Boodles the Jeweller - £750 voucher • Holiday voucher for the value of £750 • John Lewis - £750 voucher <p>In way of further recognition, qualifiers will be invited to an event where we will recognise and celebrate each individual's long service and present them with an Awards Certificate to commemorate this fine achievement.</p> <p>The scheme applies to all permanent employees with 10 years' continuous service (with no breaks in employment, excluding maternity leave) and is calculated dependent on year and month of commencement.</p>
<p>11. EYE TESTS AND GLASSES</p>	<p>The company offer a maximum of £25 every 2-years for eye tests which can be reclaimed via expenses, subject to the receipt being submitted.</p> <p>If your prescription has changed since your last eye test and</p>
<p>12. PROFESSIONAL SUBSCRIPTIONS</p>	<p>All employees are entitled to reclaim payment for up to two professional memberships relevant to their role each year.</p>
<p>13. FLU-JABS</p>	<p>Each October the company offer flu-jabs which are administered in Head Office.</p> <p>For remotely based employees the company offer a contribution toward a flu-jab available to you locally</p>



<p>14. MILEAGE / CAR ALLOWANCES</p>	<p>All employees are entitled to claim HMRC rates for any business miles covered in their own car as follows:</p> <ul style="list-style-type: none"> • 10,000 business miles and below - 45 pence per mile • 10,001 business miles and above - 25 pence per mile <p>If you carry a passenger who is also employed of the company, you can claim an extra 5 pence per every business mile completed. You must have Business Insurance before you drive on company</p>
<p>15. MDIS LOCAL CHARITY VOLUNTEER DAYS</p>	<p>Each year the company nominate a local charity. Head Office employees are encouraged to volunteer for this charity and the company will provide employees the opportunity to take one day extra paid leave to volunteer for our charities per annum, subject to approval by line management.</p>
<p>16. GOURMET SOCIETY</p>	<p>The company have teamed up with The Gourmet Society who have offered reduced membership fees to staff who sign up, as well as discounts at restaurants, cinema tickets, days out and lifestyle offers.</p>

CONTACT DETAILS

<p>HUMAN RESOURCES DEPARTMENT</p>	<p>Tel: ext. 551 Email: HR@mdinsurance.co.uk Intranet: https://mdiscloud.sharepoint.com/sites/MDGroup/Intranet9/SitePages/Employee-Benefits.aspx</p>
<p>CHESTER PARTNERSHIP - FINANCIAL ADVISORS</p>	<p>Tel: 0151 328 5678 Email: MDIS@chesterpartnership.co.uk</p>
<p>LEGAL & GENERAL – EMPLOYEE ASSISTANCE PROGRAM</p>	<p>Tel: 0800 316 9337 Web: http://www.legalandgeneral.com/eap</p>
<p>SCOTTISH WIDOWS - PENSION</p>	<p>Tel: 0345 300 2244 Web: http://www.scottishwidows.co.uk/</p>

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BUPA HEALTH - CLAIMS

Tel: 0345 609 0444

HMRC - TAX ENQUIRIES

Tel: 0300 200 3300

Web:

<https://www.gov.uk/government/organisations/hm-revenue-customs>



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