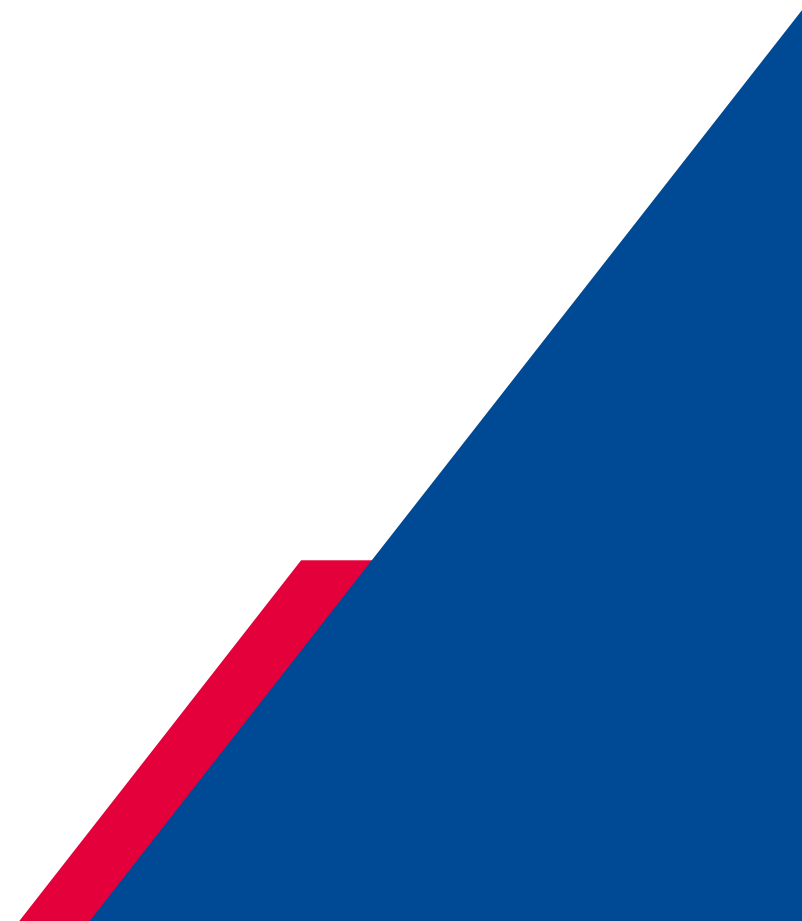


An overview of your voluntary benefits



Contents



Introduction

In addition to your monthly pay AXA offers a range of benefits which are available to you through My Benefits@AXA and MAX.

This interactive guide gives a high level overview of the benefits on offer and how you access them.

For ease we have grouped the benefits together into 'categories' so anything you are specifically looking for should be easier to find.



1. My Wealth

We understand that every penny counts and here at AXA we want to encourage you to use your income wisely so that you make savings today and it adds up for tomorrow.

Additional Voluntary Contributions (AVCs) (F) (T)

As a member of the DC section of the AXA UK Group Pension Scheme (the Scheme) you have the ability to make Additional Voluntary Contributions (AVCs). These are additional contributions to the Scheme from your Salary.

Pension Top Up (F) (NI) (T)

As a member of the pension scheme you'll be able to choose to pay additional voluntary contributions to increase your retirement fund at anytime during the year.

Pension Flex (F)

As a member of the pension scheme you will be able to choose to alter the level of contribution you receive from AXA towards your retirement fund. If you decide to flex part of your contribution you receive from AXA this means your overall retirement fund will decrease so you should consider this carefully before making your selection.

GAYE (F) (T)

Giving to charity couldn't be easier through Give As You Earn (GAYE). Select to make either a regular monthly donation to the charity of your choice or open a personal charity account from which to make donations from, whenever and to whichever charity you choose. Nominated charities can include places of worship, schools, scout groups as well as many other organisations, provided they are recognised and registered by Her Majesty's Revenue & Customs (HMRC).

External Discounts (A)

Helping your money go further. Exclusive access to a huge range of in-store and on-line offers at many big name retailers through [MAX](#). Registration and access is free for all permanent AXA employees so to find out more about how much you can save why not visit [MAX](#).

Discounted AXA Products (A)

As a valued employee, benefit from exclusive deals on a range of AXA's own products, such as home, car and travel insurance. There should be something for everyone. Find out more about what's on offer and how you can save by visiting AXA's own internal intranet, One.

Childcare Vouchers (A) (NI) (T)

Save on the cost of childcare if you are using registered or approved childcare for children up to the age of 16, by selecting to exchange part of your salary in return for childcare vouchers to pay for it.

Shareplan

As an employee of AXA, you have the opportunity to buy discounted shares in AXA each year through the global Shareplan offer. There are two plans to choose from and you can find out more about the scheme and what's on offer by visiting our [Shareplan](#) pages.

Key



NI savings



Flexible Benefits found on My Benefits



Tax savings



Anytime Benefits found on [MAX](#)



2. My Security

We all take our health for granted most of the time, until something goes wrong, which is why, whatever the future holds, these optional benefits can give you and your family extra security when things don't go according to plan.

Life Assurance ^(F)

Providing your beneficiary with a lump sum payment in the event of your death whilst you are employed with AXA. The level of cover you receive will depend on whether you are an active member of the AXA DC pension scheme. You will be provided with the flexibility to reduce this level of cover in order to free up some funds to either spend on the cost of other optional benefits or receive money back in salary.

Critical Illness (Individual) ^(F)

Providing you with a tax-free lump sum if you are diagnosed with one of the specified critical illnesses covered by the scheme and survive for 14 days after the diagnosis. Cover is available in units of £10,000 and maximum levels of cover apply. Benefit from preferential group rates, based on individual age.

Critical Illness (Partner) ^(F)

Providing cover for your spouse/partner which pays a tax-free lump sum if they are diagnosed with one of the specified critical illnesses covered by the scheme and survive for 14 days after the diagnosis. Cover is available in units of £10,000 and maximum levels of cover apply. Benefit from preferential group rates, based on individual age. **Please note:** to select cover for your partner you must first select cover for yourself.



Key



NI savings



Flexible Benefits found on My Benefits



Tax savings



Anytime Benefits found on [MAX](#)



3. My Health & Wellbeing

A healthy body and mind equal a better life, which is why we have teamed up with some of the best healthcare providers to help support you to look after yourself whilst you are hard at work.

Dental Cover (F) (NI)

Choose from a selection of four dental insurance plans to help towards the cost of any unexpected or routine dental treatment you receive through either the NHS or private dentist. The benefit works on a reimbursement basis, providing you with a contribution towards the total cost of the treatment you receive. The level of reimbursement you will receive varies between the dental plans available to select from. Extend the benefit cover to include your spouse/partner and/or dependent children.

Health Care Cover (F) (NI) (T)

Providing you with extensive private medical insurance at a reduced cost for you, your partner/spouse and/or dependent children. Included are all the benefits that you might expect, such as cover for in-patient and day-patient treatment and out-patient surgery as well as the most popular add-ons which are included as standard. Some exclusions do apply so you should read the small print beforehand to make sure this product provides the cover you need. If you are in receipt of company paid Health Care Cover this will not be available on My Benefits. Whilst you will initially attract both national insurance and income tax savings, a corresponding tax liability known as Benefit In Kind (BiK) will be payable.

Health Checks (F) (NI) (T)

Highlight potential health problems early on by choosing from a selection of comprehensive health assessments which have been designed specifically for both men and women. Assessment centres are based throughout the UK in most major towns and cities and are carried out by experienced professionals.

Health CashBack Plan (F)

Choose from a selection of three medical cash back plans to help towards the cost of a wide range of everyday UK healthcare treatments including dental, osteopathy, opticians, chiropractic, physiotherapy, acupuncture, homeopathy and health assessments. The benefit works on a reimbursement basis, providing you with either 100% or part reimbursement towards the cost of your treatment. Choose to extend the benefit cover to include your spouse/partner and/or dependent children.



Key



NI savings



Flexible Benefits found on My Benefits



Tax savings



Anytime Benefits found on MAX



4. My Lifestyle & Leisure

There's more to life than work, so whether its taking that break away, spending more time with the kids or doing something active, make sure you take time out to relax and enjoy yourself.

Holiday Trading F NI T

Buy up to a maximum of your weekly working hours additional entitlement on top of your standard entitlement or sell up to a maximum of 21 hours (or the equivalent if working part time) and free up some cash to spend on other benefits. **Please note:** if you choose to exchange part of your holiday entitlement and opt to receive the funds back into your salary, any monies paid will be subject to tax and NI.

Benefit Car A NI T

Your opportunity to be provided with a company car where insurance, servicing & maintenance, tyre replacement and breakdown cover is all included. Eligibility rules do apply so you should review the scheme details to find out more. Whilst you will initially attract both national insurance and income tax savings, a corresponding tax liability known as Benefit In Kind (BiK) will be payable.

Travel Insurance F NI T

Annual cover for all your travel needs provided by AXA PPP. Cover can be extended to include your partner/spouse and/or dependent children. Comprehensive cover to include adventure sports as standard and most pre-existing medical conditions. As with all insurance policies, exclusions apply, so you should read the small print beforehand to make sure this product provides the cover you need. Whilst you will initially attract both national insurance and income tax savings, a corresponding tax liability known as Benefit In Kind (BiK) will be payable.

Tastecard

Enjoy a year of savings such as 2 for 1 meals, 50% off all food or 25% off your total bill (including drinks) at over 6,000 participating UK restaurants, ranging from fine dining to popular chains which cater to a wide variety of tastes. You will also receive a choice of FREE welcome gift when you sign up for the benefit.

Bikes4Work F NI T

Get fit and save money too, through the AXA Bikes4work scheme. By opting into the scheme you will be able to select a cycle and qualifying accessories up to the value of £1,000 to help you with your travel needs to and from your place of work.



Key



NI savings



Flexible Benefits found on My Benefits



Tax savings



Anytime Benefits found on [MAX](#)