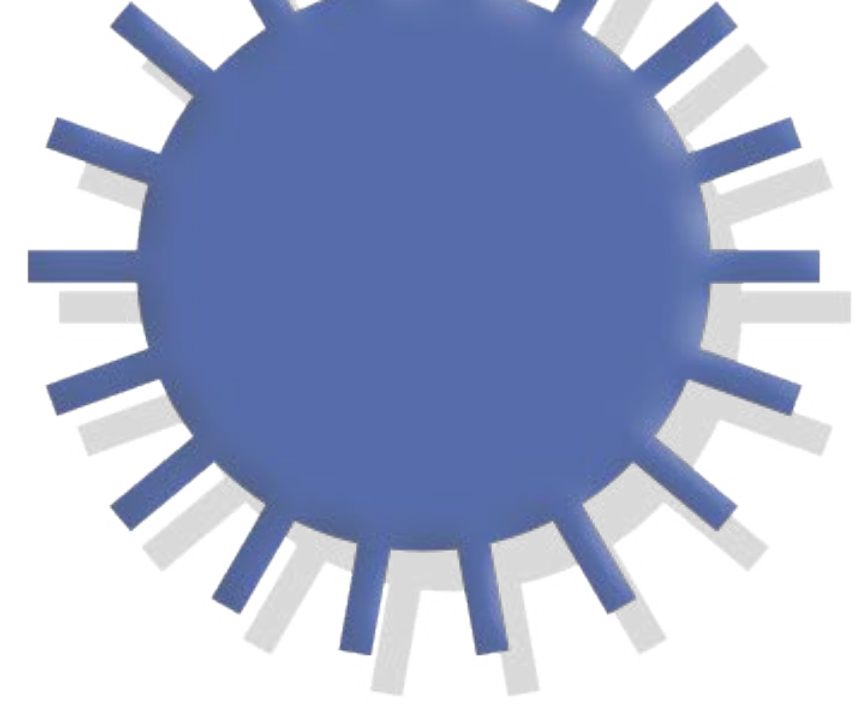


An overview of your flexible benefits



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Introduction

You know you get paid and you know that you get some benefits alongside your salary such as holiday entitlement, but do you know there is also a great range of optional benefits that are available to you once you are an employee of AXA.

This hopefully is where this guide will come in handy.

For ease we have grouped the benefits together into 'families' 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.

Pension Top Up

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. To find out more about the pension scheme and what it means to increase your retirement fund any time why not visit our interactive [Pension Top Up](#) of the site.

Pension Flex

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. To find out more about how this decision could impact your retirement fund why not check out our interactive [Pension Flex](#) for more information.

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.

Childcare

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.

External Discounts

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

Discounted AXA Products

As a valued employee, benefit from exclusive deals on a range of AXA's own products. From stocks and shares ISA's to home and car 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.

GAYE

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).

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

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)

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 30 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)

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 30 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.



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

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

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.

Health Checks

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 Cash Back Plan

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.



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

Buy up to to 5 days additional holiday entitlement on top of your standard entitlement or sell up to a maximum of 3 days and free up some cash to spend on other benefits.

Bikes4Work

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.

Benefit Car

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.

Travel Insurance

Annual cover for all your travel needs. 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.

Gourmet Card

Enjoy a year of savings such as 2for1 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.

Cars4Staff

If you are thinking of buying a new or used car, take a look at our exclusive deals arranged through our company car provider, where you can save up to 25% off the cost.

