



REWARD & WELLBEING AT AG

WELCOME

Here at AG, we want you to be the best version of yourself and we offer a range of support & benefits to help you achieve that.

We know that you may want different things at different stages of your life and / or career – we appreciate that your choices are personal to you.

Below is an introduction to all the support and benefits available to you – full benefit information can also be found on the dedicated [Benefit SharePoint Sites](#). We have also included a helpful reminder of those benefits that can be changed throughout the year or those which are only available to update / change annually.

If you have any queries, please email us at Reward. We look forward to hearing from you.



SUMMARY

Take a look at everything we offer, and click through to read more about those areas you are interested in.

BENEFITS

WEALTH & PROTECTION	HEALTH & WELLBEING	LIFESTYLE
Life Assurance	Private Medical Insurance	Cycle to Work
Income Protection	Discounted Gyms	High Street Discounts
Pension	Health & Wellbeing Subsidy	Give As You Earn
Critical Illness – self & spouse	Dental Insurance	Holiday Trading
	Eye Tests	Season Ticket Loan
	Health Screening	Railcard Scheme

WELLBEING

GENERAL	MENTAL WELLBEING	PHYSICAL WELLBEING	FINANCIAL WELLBEING
Steering Group	Mindful Business Charter	Occupational Health	Webinars
Wellbeing Team	Employee Assistance Programme	Subsidies to support regular exercise	Benefits to support various stages of your career and financial needs.
Mental Health Champions	Comprehensive webinar programme		



REWARD & BENEFITS

We offer a range of benefits, and you can read more on the [Benefit SharePoint pages](#). You can check the Benefits you have in place at any time via the MyHR system. Please refer to the Benefits tab on your MyHR profile.

Here's more information about what's available to you:

WEALTH & PROTECTION

LIFE ASSURANCE

We offer firm funded life assurance cover of 4x your salary, which would be payable in the event of your death. You should consider completing an expression of wish form and keeping this up to date if your circumstances change. Cover is available up to age 75.

INCOME PROTECTION

We offer firm funded income protection cover, which covers a percentage of your income if you have a prolonged period of absence due to illness or injury. The payments are subject to the insurer accepting the claim.

Cover is based on 75% of salary (minus a figure of £5K which is equivalent to the Employment Support Allowance which can be claimed from the Department of Work & Pensions). Cover is available after 26 weeks' absence only and for employees up to age 65.

GROUP PERSONAL PENSION (GPP)

The firm operates a GPP offering matched contributions at 5%. You can, if you wish, contribute more – up to 20% of your salary. The scheme operates on a salary exchange basis. For more information, please refer to our Pension Handbook [here](#).

CRITICAL ILLNESS – FOR SELF AND SPOUSE

The firm offers you the opportunity to enrol both yourself and your partner into a Critical Illness Insurance plan. This is designed to ease financial pressures by paying you a tax-free lump sum if you become seriously ill. This can provide invaluable piece of mind at an uncertain time.

HEALTH & WELLBEING

PRIVATE MEDICAL INSURANCE

We offer firm wide access to Private Medical Cover. You can select medical cover that entitles both you and your family to be reimbursed for treatment at private medical facilities. For more information, please refer to the 2021 Handbook [here](#).

DISCOUNTED GYMS

Through our provider Incorpore, you can buy gym membership at reduced rates from a variety of health clubs, gyms and leisure centres. So, you can stay fit, healthy, and save money simultaneously. Addleshaw Goddard gym discounts can be accessed via the My Gym Discounts website [here](#).

HEALTH & WELLBEING SUBSIDY

The firm offers employees the opportunity to claim a fixed amount (£180 gross) towards the cost of one annual membership of a gym, exercise / sports club, tech apps or home exercise equipment to support your wellbeing programme. For more information, please refer to the Policy [here](#).

DENTAL INSURANCE

Dental Insurance at AG is provided by Unum Dental and is a cost-effective way of managing your dental care needs. It can assist with routine care or the high costs of unexpected treatment by enabling you to claim a reimbursement towards the cost of NHS or private treatment. Cover is available for your family as well.

EYE TESTS

The firm works with Specsavers to offer you an eyesight test as part of our wellbeing support. This includes free eyesight testing at the AG nominated opticians and assistance with the purchase of glasses where required for screen use only.

HEALTH SCREENING

Working with Nuffield Health, we offer you an annual Health Assessment at a discounted rate. Health screens help you to pro-actively manage your health and wellbeing. After your assessment, you will receive a full medical report detailing the results of the session.

LIFESTYLE

CYCLE TO WORK

Cycling is a fantastic alternative way to travel to and from work and this benefit gives you the opportunity to hire a bike for your journey to work. You can choose a voucher between the value of £100 and £2000 and are able to spread the cost of the equipment over 12 months. The provider for this scheme is Halfords.

HIGH STREET DISCOUNTS

As part of our partnership with AON, we offer hand-picked exclusive discounts from well-known household names. Discounts apply to everything from high street shopping to travel and dining so why not see how much you could save today,

GIVE AS YOU EARN

The firm offers you the opportunity to donate to charities directly from your salary, each month. Our Give As You Earn (GAYE) benefit is run by the Charities Aid Foundation and connects you to your favourite UK based charities.

HOLIDAY TRADING

The firm offers a holiday buy / sell scheme. Under this benefit, you are able to buy / sell up to a maximum of 1 weeks' holiday from the following holiday year's entitlement.

SEASON TICKET LOAN

The firm offers you the ability to take out an interest free travel loan so you can benefit by purchasing cheaper annual travel cards or season tickets. Full information can be found in the policy [here](#).

RAILCARD SCHEME

For employees who travel to work via train or who make regular business trips on behalf of the firm, the firm will pay the cost of a railcard. This enables you to gain a discount on personal and business train travel of up to a third of cost for a year. Full information can be found in the policy [here](#).



WELLBEING

Our wellbeing support spans across mental wellness, physical health and financial wellbeing, along with our general support in the form of steering groups and external organisations.

It is important to us that you have access to various channels of support – when and where you need it. We also run a comprehensive schedule of webinars throughout the year on various topics and take the opportunity to celebrate various events on the wellbeing calendar.

GENERAL SUPPORT

We have a dedicated Wellbeing Steering group in the firm who meet regularly to discuss and agree key topics for the firm; and we have a large team of Mental Health Champions across the firm who are there for you to reach out to if you need their support. They are trained to listen, and sign post you for ongoing support if you feel that is what you need.

Details of our Wellbeing group and MHC's can be found [here](#).

EMPLOYEE ASSISTANCE PROGRAMME

We offer a confidential EAP through our partnership with Life Works. They offer telephonic support for those who need immediate emotional support, along with practical support on topics such as health, wellbeing, financial and caring responsibilities. They also have a wealth of online material which is all available 24/7, 365 days per year.

OCCUPATIONAL HEALTH

We work with an external organisation in relation to our OH provision. We ask for their help where an injury or absence means we need medical / clinical help to ensure that we are doing everything we can to keep you safe in the workplace. This could mean help with a phased return to work following an absence or it could be guidance where a condition is impacting you in the workplace.

MENTAL WELLNESS

The firm offers a wide range of material to support your mental wellbeing – from employee assistance programmes, to 1:1 confidential support through to regular webinars and celebrating the key dates in the mental wellbeing calendar. Find out more [here](#).

MINDFUL BUSINESS CHARTER

In 2018, in partnership with Barclays and Pinsent Masons, we founded and launched the award-winning Mindful Business Charter, a set of principles aimed at changing the way individuals in the legal sector work by identifying and addressing the root causes of unnecessary stress to promote better mental health and wellbeing. Read more [here](#).

PHYSICAL HEALTH

We offer a range of benefits which support your good physical health, whether you are a keen cyclist or someone who prefers to exercise indoors at their local gym. We also offer health screening and eye tests as an opportunity to keep your physical health in check.

The firm has also offered flu vaccines, mini health screens, yoga sessions, piyo sessions and a webinar with a physiotherapist on desk-based exercises.

As part of our PMI policy, we also have access to a direct care pathway – Working Bodies – where no GP referral is required to get access to support and treatment where medically necessary.

We regularly refresh our sharepoint content to keep it relevant and different.



FINANCIAL WELLBEING

We offer a number of benefits to help with financial planning and importantly protection for you and your family.

We know that some things will be more important to you at various stages of your career / life and we want to make sure you know what is available to you, and what you actively need to manage.

Our pension plan has an online portal (My Money) so you can track your pension, fund performance, expression of wish form for example.

The MyHR platform has all the relevant information re the life assurance and income protection policies in place.

We run annual financial education sessions, timed to run immediately before you need to make your annual benefit selections. The sessions cover tax, pensions, savings, attitude to risk and managing debt – everyone leaves them with a to-do list they never knew they had!



LIFESTYLE EVENTS

A number of our benefits can be amended if you have a specific lifestyle event during the year, for example:

- a prolonged period of absence (or return from)
- get married
- the birth or adoption of a baby / child
- a significant change in your spouse circumstances
- separation or divorce

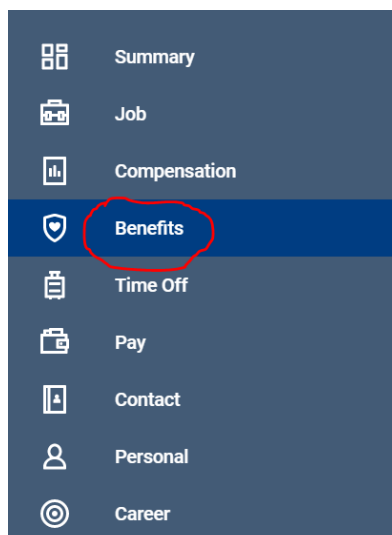


ANYTIME BENEFITS

A number of our benefits are available all year round and you can opt into them at any time, namely:

- cycle to work
- eye tests
- give as you earn

You can review the Benefits which you have in place at any point by accessing the Benefit tab on your MyHR profile, as shown below:





ANNUAL RENEWALS

Annually you are given the opportunity to review the benefits you have in place and ensure that they still meet your circumstances. This is typically in November annually (with the exception of Holiday Trading which is in line with the firm's holiday year in Spring).

We would always encourage you to take the time to review the benefits you have in place, check any cost / unit rate changes and familiarise yourself with any new or updated benefits. Sometimes enhanced offers are only available at implementation for example – so we don't want you to miss out on those opportunities.

Firmwide communications are always issued for annual renewals.



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