

sage Employee Benefits

Big benefits

Better business

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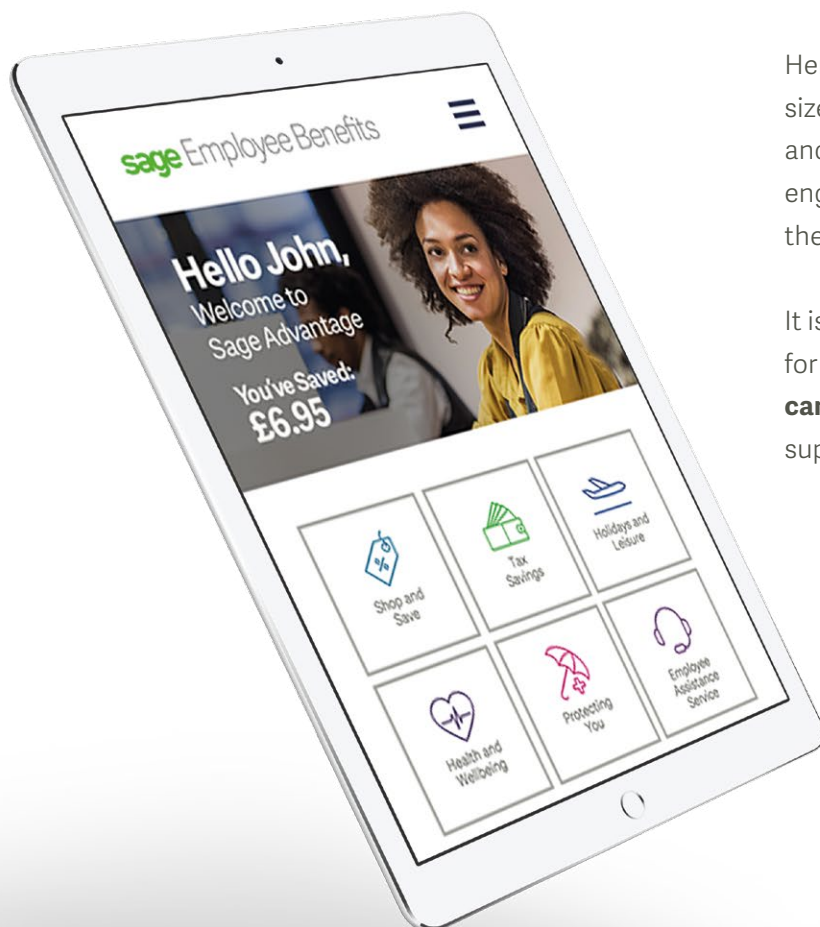
Discover the impact of employing happy, positive people.*

What's the **big** deal?

Every business owner knows that your people can be your greatest asset and they have the ability to see you through to success.

The key to getting the most out of your people every day is no secret... you simply have to **make them happy.**





Here at Sage we have **over 30 years experience** with small and medium sized businesses, which has given us great insights into how success and growth can be achieved. It has been proven that a happy and engaged workforce results in a **more successful business**, because the more engaged employees feel, the more they go the extra mile.

It is common practice for large businesses to offer additional benefits for their staff, but now with Sage Employee Benefits, **every business can provide benefits and opportunities that go beyond salary**, supporting and caring for each of their employees.

Sage Employee Benefits provides every business, big or small, with a package of products and services that offer outstanding benefits, with something for everyone.

There's **profit** in **positivity**

Giving your team the opportunity to get more from their job can make a measurable difference to their work ethic and happiness.

Making employees' lives easier, makes them happier at work.

You can define engagement in various ways, but the basic principle is *people want to come to work, understand their jobs and know their work is valued*. When your team feels valued they feel more engaged and that is what really makes the difference. Employee Benefits contribute to rewarding employees by saying that you care. Offering extra benefits has a similar effect to giving them an extra pay rise, but it's not just the monetary factor, it shows you care about them and are investing in them.

It is this increase in reward and recognition of value, that truly ignites an individual's motivation, engagement and responsibility, leading to a loyal, happy worker, and increased productivity.

Better for **people**

Rewarded, valued and protected.
Be happier at work and worry less.

- Receive great employee benefits that were once only available for big companies
- Give peace of mind and reassurance, with insurance and protection
- Potential savings of over £1,000 every year on lifestyle spending
- Employee Assistance Service for impartial help and advice when your employees need it
- Access to bike schemes and childcare vouchers
- Health and wellbeing services to make your employees feel great

Better for **business**

Increased productivity with happier,
more engaged employees.

- Attract and retain quality talent
- Reduce recruitment and training costs
- Increase your brand reputation and presence in your market
- Reduce sickness and absenteeism
- Provide the equivalent of a circa 5% pay rise through daily spend reduction
- If your business carries out staff surveys, you should see higher overall survey results

Sage Employee Benefits

Sage Employee Benefits is a package of products and services that bring additional benefits to your employees over and above their salary.



Protecting You

Give your employees peace of mind with Accidental Death and Dismemberment insurance as well as a Hospital Cash Plan that covers employees 24/7, 365 days a year, anywhere in the world.



Leisure Savings

Give your employees access to a unique holiday booking site where they can save up to 10% from over 750 travel brochures.



Shop & Save

Save money on groceries, clothing, home and DIY, electricals, days out and more. Great savings on things that matter and the things that make everyone happy.



Health & Wellbeing

With access to features on mental health, nutrition, exercise and sleep, there is plenty of information to help your team reach their potential both at work and at home.



Tax Savings

Save your staff over £1,200** each year through salary sacrifice options including childcare vouchers and a cycle to work scheme.



Employee Assistance Service

Access to specialists who are experienced in dealing with a range of needs and can be contacted as many times as necessary, offering support and advice.

**Based on a basic rate tax payer saving up to £933 per year on childcare vouchers, up to £320 per year on the cycle to work scheme

How it works



Shopping and Savings

Employees can save money on groceries, clothing, home and DIY, electricals, days out and more. These savings are available online and there are a few ways to access discounts, such as e-vouchers and reloadable gift cards.

- With e-Vouchers it is pretty straight forward. Employees select the amount they want a voucher for and then save some money on the cost of the voucher. For example they can select an e-Voucher with a 6% saving; the value is worth £25 but they only pay £23.50. e-Vouchers are instant, so your employees can step into the store and save there and then.
- With reloadable cards the process is the same except employees receive a bigger discount! They select the retailer, select the value, receive the discount and get spending!

Features

- Favourites page, where employees can select the benefits they use the most and access these quickly
- Product spotlights, which highlights the latest offers and short term deals
- Information to help you get the most from your benefits
- Unique online discount travel booking service



Tax Savings

Cycle to Work

Employees can select a bike and accessories up to the value of £1,000.

They will then pay monthly over 12 months which is deducted from their salary before tax.

If your employees get a bike up to the value of £1,000, over 12 months they will **save £320**.

Childcare Vouchers

Our Childcare Voucher Scheme can help save parents up to £933 a year!

These vouchers can be used with registered childcare providers for children aged 0-15 years including day nurseries, nannies, au pairs, crèches, childminders, out of school clubs and qualifying childcare offered by schools. Children with disabilities are eligible for vouchers up until the age of 16.

The only condition is that their carer(s) will need to be registered with or approved by an appropriate body (such as Ofsted).

How it works

Holidays & Leisure

Help give your employees more to do in their spare time, at a discounted price. Make their money go further when doing the things they love, with great discounts and more.

Holidays

Employees can enjoy up to 10% off published holiday rates with their benefits programme, when they book their holiday through any ABTA / ATOL tour operator.

The travel agents will do everything they can to find them the best price on their chosen holiday, and, as they are a fully licenced and bonded travel agent, their staff can rest assured that their holiday is completely protected. Alternatively they can visit the employee benefits portal to browse and search on-line.



Cinema

Purchase cinema tickets at up to 40%* discount on the box office prices at over 200 cinemas throughout the UK and Ireland.

With our easy to use portal they can search for their nearest cinema by simply entering their postcode, which also enables them to change the search radius if visiting friends and family.

Cinema brands include; Cineworld, Empire, Showcase, Picturehouse, Vue and more

*Discounts vary depending on the cinema, time and day you choose to go.

How it works



Hospital Cash Plan

The plan is immediate and pays all employees over the age of 18 up until their 70th birthday. They will receive a tax-free amount for each night they stay in hospital as an inpatient, from the very first night in hospital, anywhere in the world.

Features

- Overnight hospital confinement benefit
- All illnesses covered
- All pre-existing conditions covered immediately
- No medical questions
- Pregnancy & childbirth covered after 10 months
- Worldwide cover, 24 hours a day
- Double first night benefit for each new claim
- NHS Community Hospital benefit
- Hospice benefit
- Up to 730 nights per condition



Accidental Death & Dismemberment Plan

This plan is available to all employees over the age of 18 up to their 70th birthday. It provides a benefit following an accidental death if death is within 360 days from the date of the accident.

Features

- All accidents whilst at home, working or travelling by any means of transport
- All hazardous or dangerous occupations covered
- 24-hour cover, worldwide
- All employees covered, subject to age restrictions
- All hazardous sports or pursuits covered
- Lump sum payment for accidental death
- Double benefit in the event of an accidental death
- Various benefits for loss of limbs/sight/hearing/speech
- Accidental, permanent total disability benefit

How it works



Employee Assistance Service

Your employees have the benefit of six face-to-face counselling sessions or immediate access to a confidential telephone counselling and legal information service that operates 24 hours a day, 365 days a year.

Your staff have access to experienced, professional counsellors that can help with a wide range of personal and work related issues at any time of the day or night.

Give your employees the time to talk through their concerns and feelings, helping them to clarify the practical and emotional issues and get information when appropriate.

Advice & Assistance

- Emotional
- Personal
- Financial and legal
- Marital
- Family
- Tax
- Work and management support services



Health & Wellbeing

Help give your employees more to do in their spare time, at a discounted price. Make their money go further when doing the things they love, with great discounts and more.

Online Health Advice

Developed by Let's Get Healthy, Hapi Life has a wealth of helpful health and wellbeing information. Hapi Life is regularly updated with short, accessible and easy-to-follow articles, alongside quick hints, tips and links to other websites that your employees might find useful.

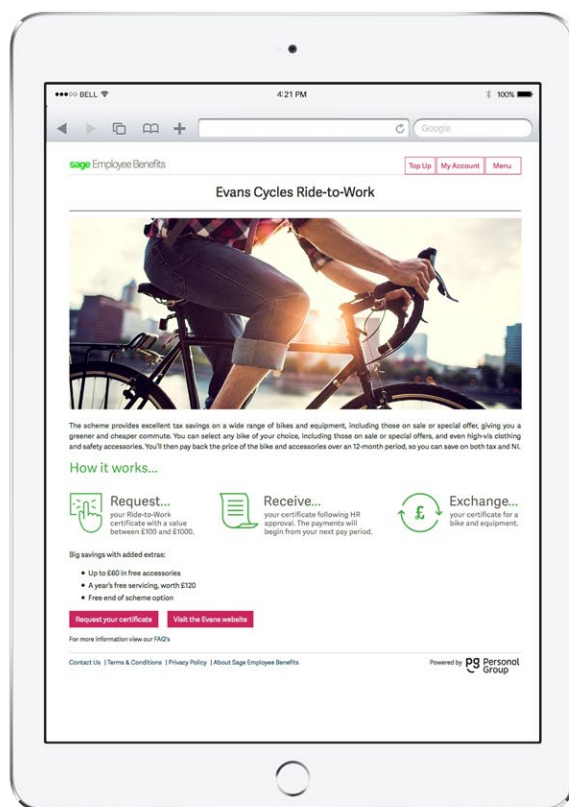
With features on mental health, nutrition, exercise and sleep there is plenty of information that can help your staff reach their full potential both at work and at home.

Health and Fitness

Employees can access the lowest corporate rates available at over 3,000 gyms across the UK and Ireland. They can search for their gym of choice, see what deal is available and sign up!

'appy days

Access to all the Sage Benefits, information and links you need.



Access the Sage Employee Benefits platform with the easy to use app. Your employees can access their benefits and information, wherever they are, whenever they want.

The Sage Employee Benefits Programme is designed specifically for small to medium-sized businesses, providing employers with the opportunity to match big businesses, by offering their staff a host of great benefits that help increase employee happiness.

Product Features	What's included
Protection	<ul style="list-style-type: none"> ✓ Accidental Death & Dismemberment Insurance ✓ Overnight hospital cover
Shop and Save	<ul style="list-style-type: none"> ✓ Reloadable cards and gift cards ✓ Multi-retailer reloadable card ✓ Discounted e-Vouchers
Tax Savings	<ul style="list-style-type: none"> ✓ Tax free bikes ✓ Childcare vouchers
Leisure Savings	<ul style="list-style-type: none"> ✓ Discounted Thomas Cook vouchers ✓ Holiday discounts card ✓ Cinema discounts ✓ Discounted holiday booking site
Health and Wellbeing	<ul style="list-style-type: none"> ✓ Free online health & wellbeing portal ✓ Gym discounts
Employee Assistance Service	<p>Specialist support for:</p> <ul style="list-style-type: none"> ✓ Emotional ✓ Personal ✓ Financial and legal ✓ Tax ✓ Marital

Boost **business** with **big benefits**



Make a real difference to your business and your people. With a wide range of benefits included, there's something great to suit everyone.

- Boost retention and attract the best staff
- Motivate and uplift employees
- Provide peace of mind and reassurance
- Reduce absence and improve productivity

When you're ready, we'll send you resources to get your employees up and running as soon as possible so you can make sure they are getting the most from their benefits.

Get in touch to find out more.

0845 145 3000***

Visit the website: <https://shop.sage.co.uk/employeebenefits.aspx>

* Information inside this pack is reference from ONS household income and spend data, and the Happiness and Productivity report from the University of Warwick, 2014

*** Calls are recorded for training and quality.

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