



Your benefits



Welcome

Your UK Employee Benefits Booklet provides details of the extensive range of benefits you can enjoy as an employee of SSE.

Reduced rates are available on a huge range of products and services, from savings on your healthcare to savings on your childcare.

*Benefits offered may differ between the UK and the Republic of Ireland due to legislative differences and the availability of providers in each country.

The benefits outlined in this booklet may be varied or terminated by the Company without notice or payment of compensation and are available wholly at the discretion of the company.

Information correct as at August 2018



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Your **benefits:**
Your money



Share Incentive Plan

What is SIP?

It's a plan which lets you build up an Investment in the Company's Shares.

Invest

Simply decide how much you want to invest:

- Anything from £10 to £150 per month. Your investment is used to buy Partnership Shares and your contribution is taken from your gross pay which means that you'll pay less income tax and National Insurance (NI) on your earnings.
- And SSE plc will match each share you buy up to a maximum of three shares. To put it in SIP terminology, you'll be awarded three Matching Shares if you buy three Partnership Shares each month. A capped 1:1 deal, up to three Matching Shares per month.

Own

Your Partnership and Matching Shares will sit in your SIP. You'll never forfeit your Partnership Shares; you'll always own them. You can withdraw Partnership and Matching Shares after 3 years from the date of award, but they'll be subject to tax and NI. For maximum tax efficiency, shares must be held in SIP for 5 years from date of award.



Grow

For as long as your Partnership and Matching Shares are in your SIP, they'll be entitled to dividends paid by SSE plc. But the dividends aren't paid in cash; the cash is used to buy shares to add to your investment, so your investment grows and grows. These are your Dividend Shares. You'll have a blend of Partnership, Matching and Dividend Shares. And for as long as your shares are held in SIP, they're protected from income tax, NI and Capital Gains Tax.



Sharesave

What is Sharesave?

It is a very simple savings plan with an optional extra. You commit to saving a fixed sum over a fixed period and at the end of that period, you have the opportunity to buy shares at a **discounted price**.

How does it work?

Invest

- Decide how much you can afford – anything from £5 to £500 per month.
- Choose how long you'd like to save – you can have a three year and/or five year savings contract.
- Savings contracts start on 1 October. Your first deduction will be from your September's pay.
- Remember too, we offer Sharesave every year.

Relax

One of the luxuries of Sharesave is just how easy it is. Once you've decided how much you want to save, and for how long, you just sit back and watch your savings grow. Everything is taken care of for you. If you cancel before you reach the end of your savings terms, you'll simply get your money back.

Enjoy

Once you've reached the end of your savings contract, you choose what you would like to do:

- You can use your savings to buy shares at the discounted price; or
- Take your savings back in cash and do whatever you want with the proceeds of your investment – the decisions are yours.

Give As You Earn

What is it?

Give as You Earn is a flexible scheme allowing our employees to give regularly, and on tax free basis, to the charities and good causes they are passionate about.

How does it work?

- It is an easy way to support your favourite charity on a regular or one off basis
- Donations are taken from gross pay so tax savings increase the value and impact of your donations
- SSE covers all administration fees so 100% of your donation will go to your charity
- It is flexible – you can change your donations at any time
- It is confidential – donation forms go direct to professional fundraising organisation Sharing the Caring.



for SSE

SSE has partnered with Nudge, an award-winning provider of financial education to bring you Nudge for SSE.

Nudge is an external specialist in providing financial education to help you better understand and manage your personal finances.

Nudge for SSE works in two ways:

- 1) Provides you with an exclusive website that shows you how you are managing your money and how changes will impact your circumstances
- 2) Sends you a series of 'nudges' giving you personalised, bite sized tips and guidance when there is something you need to know about - such as changes in legislation or interest rates.



Your **benefits:**
Your pension



Give yourself a brighter future

SSE Pension+

What is it?

The SSE Pension+ offers you an excellent opportunity for saving over the long term. If you are new to employment you don't have to do anything to join as we automatically enrol you as part of our commitment to helping you save over your career with us.

SSE Pension +

SSE matches your contribution to 6%

SSE makes additional service contributions of 3% after 5 and 10 years Company service

Contributions are made by salary sacrifice. Tax Efficient

Life Assurance cover of 7x basic salary

Why Save?

How much money...

- Do you expect you'll need to live on when you stop working?
- Are you currently on track to receive when you stop working?

Access your plan online and check out the pension forecaster tool on the SSE Pension+ site to help you review your contributions and see how much income you might potentially get when you retire.



Your **benefits:**
Your family and
your health



Employee Assistance Programme

Care first

Qualified support for life's ups and downs

Care first provides you with information and support to help you live a happy and healthy life. You can receive advice and guidance on a wide range of topics, including both personal and work related issues.

Some of the examples of the issues Care first can help with include:



Managing money



Relationships



Moving house



Family life



Work



Returning after a break



Retirement



Family or personal crises



Illness and injury

This service is free, confidential and available 24 hours a day to all employees regardless of service.



Health Assessments

Giving you an overview of where your health is at, equipping you to take control of your health in the long term.

You and your family are entitled to a 30% discount on the choice of three levels of Bupa health assessment. There are further optional upgrades available and options to pay over 12 or 24 months – all making it more affordable for you.

Health Focus

For under 50's wanting to identify their key health risks, get clear directions on improving their health and a 30 minute consultation with a Bupa doctor.

Health Enhance

For over 40's as above but with a male or female health check and a 60 minute consultation with a Bupa doctor.

Health Peak

For all age groups as above and includes an advanced cardio-respiratory fitness test.

Health Core

Ideal for men and women aged 40 and under to help identify your key health risks.

Female Health

Recommended for women over 25. Health checks to give you a picture of your current state of health including breast health and gynaecological concerns.

Health Mature

For Men and Women over 65 Health Assessments help give you reassurance on the things that can concern you most when you're 65 and over.



Cash Plan 100

Are you paying out for dental, optical or physio treatment? A Bupa healthcare cash plan repays what you have paid out for treatment.

Pay a monthly premium, depending on the cover you want, and when you receive treatment you pay upfront and then send in your receipts to be reimbursed.

No medical required, pre-existing conditions are covered and you can take out an individual or family plan.

Premiums are payable through payroll via net salary deduction.

BUPA Cash Plan

Here's an overview of some of the everyday health expenses you can claim money back on.

- Dental
- Optical
- Hospital in-patient
- Therapies (includes physiotherapy, osteopathy, chiropractic and acupuncture)
- Birth and adoption
- Prescriptions
- Personal accident cover



Fundamental Health Insurance

Few things in life are as important as your health.

Bupa Fundamental Health Insurance covers you for eligible treatment when you fall ill or are injured. But to help keep your annual premium down, you use the NHS or pay for any pre-treatment consultations yourself.

There's also access to a treatment options service, specialist support teams and a 24/7 helpline to speak to a qualified nurse.

BUPA Fundamental

What does the premium cover?

- Eligible outpatient scans and diagnostic tests
- Eligible inpatient or day patient treatment
- Eligible outpatient surgery
- Up to two follow-up consultations a year, within six months of treatment ending or being discharged
- Up to £350 towards eligible follow-up therapies within 6 months of treatment ending or being discharged

GymFlex

Throughout the GymFlex scheme, UK employees can access corporate discounts to over 3,000 participating gyms, health clubs and leisure centres. This could save up to 50% on the cost of membership for you and your partner. You will also save National Insurance contributions on the value of the gym membership purchased giving even greater savings.

SSE will purchase your annual membership on your behalf which is then repayable over twelve months via payroll deduction.

Application windows open monthly.



To support employees experiencing anxiety, depression and stress (ADS), or musculoskeletal conditions (MSK), SSE have partnered with Nuffield Health.

A triage call with a Nuffield mental health professional or a senior physiotherapist can be offered who will determine whether CBT counselling or physiotherapy could help.

Triage is a telephone appointment with either a senior physiotherapist from Nuffield for MSK related absences or with a Nuffield emotional wellbeing professional for ADS related absences. The triage call takes around 20 minutes and gives you the opportunity to discuss the difficulties you have been having with an expert who will then provide access to appropriate support to help you



Your **benefits:**
Your leisure



Holiday Plus

What is it?

Holiday Plus is a scheme which allows you to buy additional holidays to add to your existing holiday entitlement. Not only will you benefit from extra holidays, you will pay less tax and National Insurance as Holiday Plus is taken via salary sacrifice and deducted from your gross salary



How many days can I buy?

Up to 10 additional holidays can be bought up to a maximum of 44 days including public holidays. It is not necessary to purchase holidays in blocks of 5 or 10 days.

How much does it cost?

The cost of additional holidays is the same as SSE pays you for a day's work. It is spread in equal instalments over 12 months and additional holidays can be taken at any time agreed with your line manager.

How do I apply?

You can apply for the scheme in May each year.

Your **benefits:**
Your travel



Cycle to work schemes

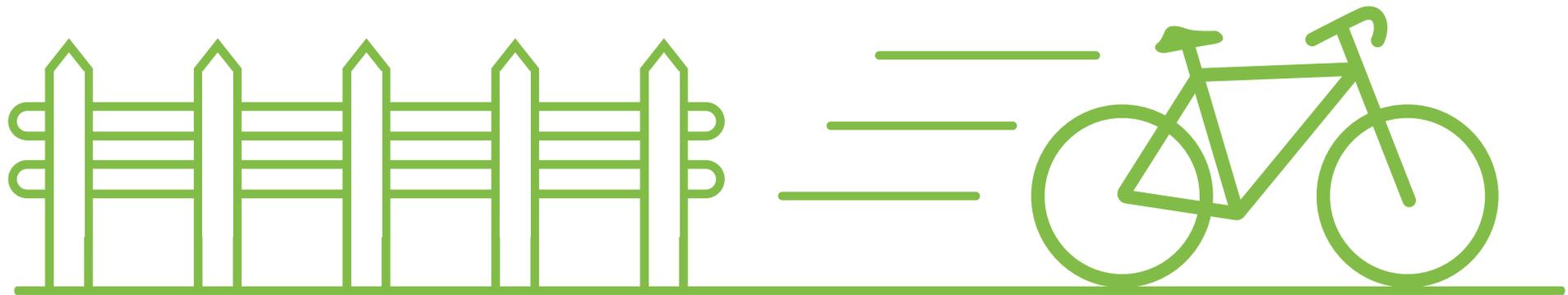
What is it?

Through SSE's cycle to work schemes, you have the opportunity to hire a bicycle and safety equipment to the value of between £100 and £2,500 for the purpose of cycling to work. As the scheme is run as a salary sacrifice you will pay less tax and national insurance as the deductions are taken from your gross salary.

At the end of the hire agreement, we may give you the opportunity to take ownership of the bicycle at fair market value.

"A basic rate taxpayer could expect to make savings of around 32%, though actual savings will depend on the rate at which you pay tax. Select a bike from a large network of independent stores (there are 850 to choose from) as well as Halfords, Cycle Republic or Tredz"

"The cycle to work schemes run all year round".



Season Ticket Loans

What is it?

SSE's season ticket salary advance scheme allows you to receive an interest-free salary advance of up to £5,000 to assist with the purchase of an annual public transport season ticket to travel to work.

You pay the loan back over 12 months, or less for shorter season ticket periods, direct from your monthly pay.

Eligibility and Conditions

To participate in the scheme, you must satisfy the following:

- Have at least 6 months continuous service with SSE
- Have authorisation from your department manager and approval from HR
- Not already be participating in a car scheme
- You must provide a copy of the season ticket as proof of purchase when applying.



Partners Programme

What is it?

The Vauxhall Partners Programme offers you the opportunity to make big savings off the list price of a brand new Vauxhall. There's also generous discounts on factory-fitted options, delivery charges and motor insurance.

Savings are open to all SSE employees and their immediate family and relatives.



RAC Breakdown Cover



Save up to 61% on RAC Breakdown Cover

As an employee of SSE this offer is available to you directly via Vehicle Benefits, an exclusive provider of online motoring services.

There are 4 levels of breakdown cover available within the scheme from Roadside Assistance through to European Multi Trip.

Your **benefits:**
Your home



Microsoft Office 365 Home Use Program

What is it?

Microsoft have given all SSE employees the opportunity to buy the latest version of Microsoft Office 365 at a 30% discount through the Home Use Program (HUP).

You will need an SSE email account in order to make a purchase.

This offer includes premium versions of Word, Excel, PowerPoint, Outlook and more. 1TB cloud storage per user and ongoing access to updates.

The Home version gives access for 5 PCs or Macs plus 5 tablets including iPad, Android or Windows and costs £55.99 (usually £79.99).

The Personal version gives access for 1 PC or Mac plus tablet including iPad, Android or Windows and costs £41.99 (usually £59.99).*



GAP Discount



HIRE SOLUTIONS

GAP Group, the UK's largest independent plant and tool hirer, are offering a 60% discount to all SSE employees on small tools hired from any of their stores throughout the UK.

Pickfords Discount

Pickfords

What it is?

Pickfords have created a special discount for employees of SSE.

Pickfords can create a move that will suit you including:-

- Wrapping and packing
- Fully trained uniformed teams
- Moves around the corner or across the UK
- Trusted by over 200,000 movers every year

Pickfords also offer storage solutions for when you are decorating, extending or your new house isn't ready with:-

- Secure containerised storage
- From a single item to an entire household
- Security monitored storage centres
- Collection and delivery
- Self-access by appointment

Your **benefits:**
Your shopping

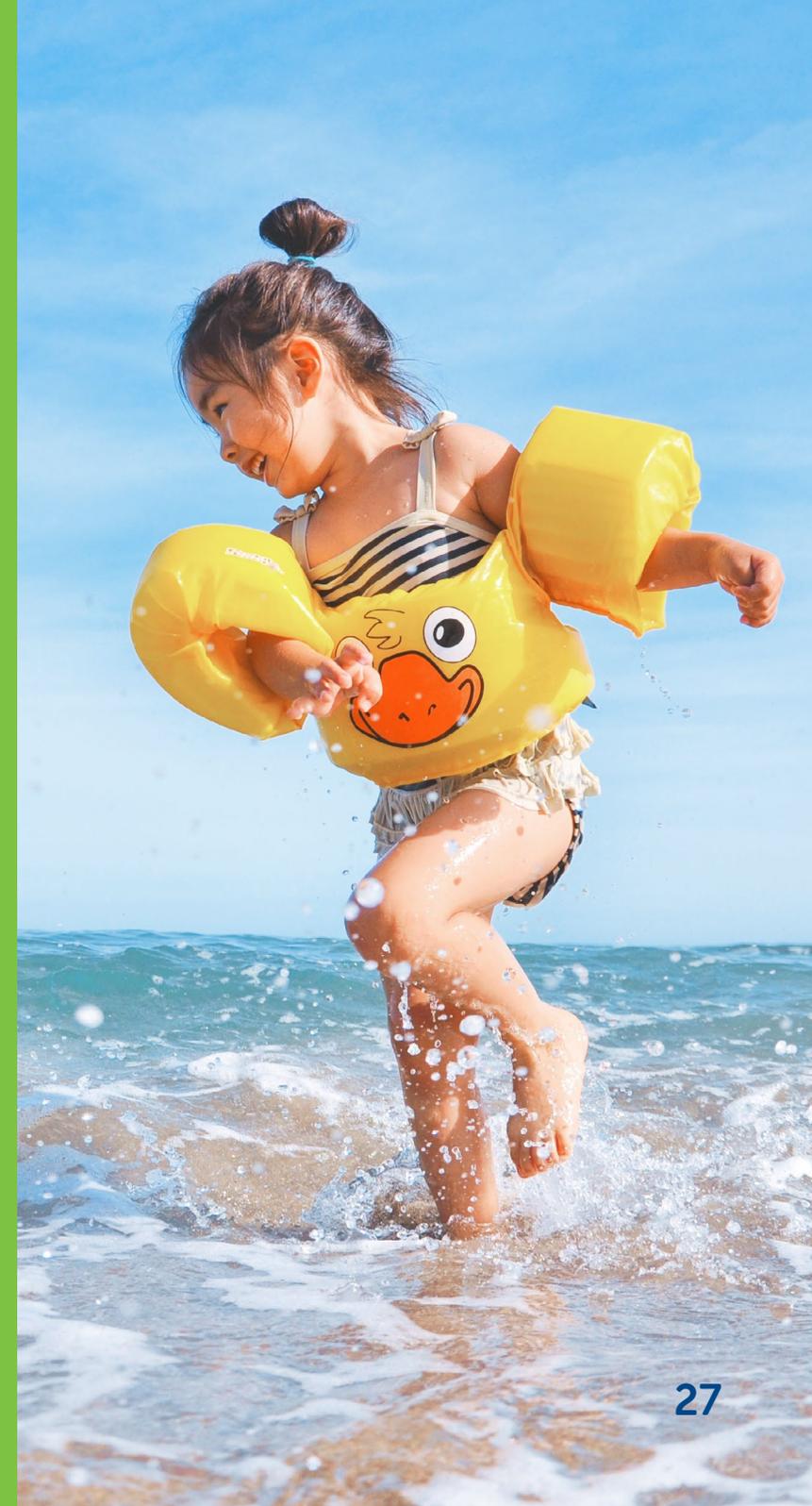


SSE Advantage

Savings that add up!

SSE Advantage gives you the opportunity to save money with hundreds of well-known brands and companies. Discounts are available online and in-store in a wide range of categories including travel, computers and internet, motoring, entertainment, eating out, fashion and clothing, health, sports and fitness, grocery shopping and many more.

Whether you shop in-store or online there are various ways to save including reloadable retail cards, digital vouchers codes, discount cards and online cash back offers.





Employee Advantage Programme

Vodafone Employee Advantage

The Vodafone employee advantage scheme gives you and one other member of your family and friends the opportunity to save on pay monthly plans.

- 15% off any pay monthly SIM only bundles.
- 15% off pay monthly bundles when you buy a device.



Technology Loan

Technology Loan Scheme

Accessing the latest technology is important for everyone, but it's not cheap.

SSE's Technology Loan Scheme offers employees an interest free loan of up to £2,000 to assist with the purchase of computers, tablets, laptops and printers.

You can repay over 6 or 12 months making the purchase a little bit more affordable.



Aviva Insurance



AVIVA

Enjoy 10% off Aviva Car and Home Insurance and 5% off Aviva Travel Insurance.

As an SSE employee you can now benefit from a discount on Aviva Car, Home and Travel Insurance. Added to that, if you take out more than one product the discounts get even higher.