

Benefits Information

SCOTT LOGIC

ALTOGETHER SMARTER

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Grading Table

Grade	Pension	Death in service	Income Protection	Private medical	Gym
1	3%	x3	5y + 2x lump	£100 excess	Y
2	5%	x4	5y + 3x lump	£100 excess	Y
3	8%	x5	5y + 4x lump	NIL	Y
4	10%	x6	Up to state pension age	NIL	Y

Private healthcare for
small and medium businesses



Membership that gives you more

Your AXA PPP healthcare membership is a fast track for you and your employees to diagnosis and treatment. And we'll be there to help support you all back to health and back to work as quickly as possible. We can also give you and your team an opportunity to save money with our exclusive member offers.



PPP HEALTHCARE

redefining / healthcare



It's all part of the service

Customer Services

- You will be looked after by our customer service specialists based in the UK, who make the claiming experience clear, quick and hassle free.

Fast Track Appointments

- When your GP refers you or your staff for eligible treatment, we'll find up to three specialists for you – the closest to home or work, the soonest appointment that suits your diary, and of course the appropriate specialist you choose.
- We'll offer to book your appointment for you.
- It saves you the unwanted hassle and lets you get on with work in the meantime.

The Private Hospital Experience

- We hope you'll never need to see inside a private hospital, but if you do, you can be sure you're putting your health in the hands of expert consultants.
- As well as the comfortable surroundings, you can expect your own room, great food, easy parking during your stay and WiFi is usually available too. You may also find that nurses and staff have extra time to make you feel at home.

Health information

Expert Help

You can call our in-house nurses and healthcare professionals for information and support on the slightest health concerns and about bigger health worries too.

And because we know you never stop and you're always busy, you can speak to us whenever you need to – day or night.

Health information you can trust

Our online Health Centres bring together the latest information and facts from our own experts, leading medical authorities, specialist charities and NHS resources.

Support from our dedicated nurses

With a serious illness, such as cancer or a heart condition, you can pick up the phone and talk to someone with years of specialist nursing knowledge and significant experience in supporting patients and their families through worrying times.

Member Discounts

Get a 25% discounted health assessment from BMI Healthcare or Nuffield Health – Explore your health and lifestyle with the help of advanced assessment technology.

Fitness Works helps you enjoy healthy savings at 1,200 gyms and health clubs across the UK – including discounted membership, reduced joining fees or free access for a limited period. Gyms include – Living Well and Nuffield Health.

Special AXA deals: Get a 30% discount on AXA Assistance Motor Breakdown Cover, 20% off dental insurance or enjoy £25 M&S vouchers when you take out travel insurance with us.

Enjoy 2 for 1 beauty treatments through EmbodyForYou.com – the largest online directory of more than 600 complementary health and beauty salons, clinics and spas nationwide.

We have discounts from a range of companies including Diet Chef, Vision Express, Interflora – and offers on UK attractions including Drayton Manor, wildlife parks and museums.

Offers are only available to AXA PPP healthcare members and may change. You can read all the details and our full terms and conditions on our website.

For more information and to join AXA PPP healthcare today call us on 0800 38 77 54 and speak to an Business Adviser.

Lines are open Monday to Friday, from 9:00am to 5:00pm. We may record and/or monitor calls for quality assurance, training and as a record of our conversation.

10 great reasons to choose AXA PPP healthcare



No matter how well you look after yourself, illness or injury can strike at any time. If it isn't an emergency or life threatening situation then you could face a long and possibly uncomfortable wait on the NHS.

Medical insurance gives you choices. You have a choice when you want to be treated, meaning you not only get prompt access to eligible treatment but also treatment at a time that is convenient to you. You also have a choice of where you want to be treated.

There are many reasons to choose AXA PPP healthcare, for **10 great reasons** please see below:

1. Prompt access to treatment

For many, the key benefit of private healthcare is the prompt access to eligible medical diagnosis and treatment, therefore reducing the waiting times and avoiding the long waiting lists, that can cause added anxiety.

2. No medical examination

You will not be required to undergo a medical examination or complete any complicated forms prior to the commencement of your plan – so joining couldn't be easier.

3. Network of hospitals

AXA PPP healthcare has developed a national network of hospitals, selected for their quality, value and range of services. In most cases you will have your own private room with extra facilities such as an en-suite bathroom and telephone to make your stay more comfortable.

4. Health support and information service

Our 24 hour health information telephone helpline providing expert support for general health worries. The helpline is completely confidential and staffed by qualified and experienced healthcare professionals, including nurses, midwives, pharmacists and counsellors. They can provide specific information on illnesses, treatments medications. They can send you fact sheets relevant to whatever condition you're concerned about and you can call the service every single day of the year.

5. Dedicated Nurse

Dedicated Nurse provides the core solution to our cancer case management. It is a telephone-based, reactive service, offering members who have been diagnosed with cancer a consistent point of clinical contact throughout the course of their treatment. A Dedicated Nurse will provide you with one-to-one support and practical guidance about your condition, treatment and recovery.

6. Our team of Personal Advisers

The AXA PPP healthcare 'personal care' begins from the moment you join. Our team of Personal Advisers is on hand to help you with any queries you may have regarding your membership, from changing your personal details or queries about your benefits, to seeking guidance when arranging medical treatment. They will even help you fill out a claim form if necessary. To make it easy to contact our team, we provide you with a direct line to them.

7. Member offers

As an AXA PPP healthcare member you have access to exciting offers and discounts. Previous offers have included exclusive mobile phone deals and money off golfing supplies, electrical goods and hotel breaks.

8. More than 70 years experience

AXA PPP healthcare has been providing access to specialist private health cover for over 70 years – that's before the NHS was founded.

9. Part of the AXA Group

AXA PPP healthcare is just one of the many businesses that form the AXA Group – the world's largest insurer. As well as giving us financial strength and stability, we also learn from our partners' global experience and history in other markets to help us develop innovative products and services that are right for our customers.

10. Independently regulated

AXA PPP healthcare is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.





Working Body

Helping to keep businesses like yours moving

Intermediary version



PPP HEALTHCARE

redefining / healthcare

Easy access to advice and treatment



Call us to arrange to speak to a physiotherapist.

Now there's no need to see a GP first.

Life can be tough on your body. It's no surprise that musculoskeletal conditions like back, neck and muscle problems cause more prolonged work absences than any others*.

With Working Body, we're helping to keep businesses like yours moving.

Talk to an expert physiotherapist.

Call and speak to a physiotherapist without needing to see a GP first. They'll assess what you need and work out the best treatment with you.

Getting the right treatment early makes all the difference to a speedier recovery or better outcome.

Working Body is available as part of Business Health Select when you select the therapies module.

*Labour Force Survey, Office for National Statistics, 2013

Getting the support you need, quickly



Busy working people often put off going to see a doctor about back, neck and muscle problems until they start to impact their daily lives. That's understandable when you've got lots to do, and aren't able to take time out of your day for arranging appointments and visiting a GP. We've made things much easier.

Call the Working Body team whenever you need support

Speak to a physiotherapist. No need to see a GP first.



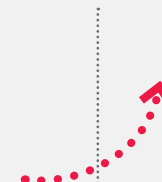
Self-management

They'll provide clinical advice on things you can do to get better – from details of exercises, to advice on easing the pain. They'll also provide hints and tips to help you avoid a recurrence.



Physiotherapy

If a course of physiotherapy is what's needed, they'll make the arrangements for you to see someone who's a convenient distance from work or home.



Referral to a specialist or consultant

Some conditions might need a visit to a specialist. Our **Fast Track Appointments** team can arrange and book an appointment for you to see an appropriate person at a time and place that fits around everything you've got going on at work.

Ongoing support

Support doesn't end here. We'll support you during recovery, with advice on preventing conditions returning and managing them if they do flare-up again.

Keeping your business moving



Your business doesn't stand still and calling the Working Body team, whenever you or your employees need them, can help keep your business moving. With quicker access to diagnosis and treatment this will really benefit your business and your team.



	Great for your health	Great for your business
Speak directly to an expert physiotherapist	Get advice straight away so you can start treatment straight away	Saves taking time off work to see a GP
Phone consultations	With no need to put things off, you can get in touch with an expert faster	Saves the hassle of appointment booking and you don't even have to leave your desk
If you need to go to see a specialist – convenient appointments, including Saturdays	Making it easier to see the appropriate person	Reduces the time that your team might need to spend away from the business
Treatment organised for you	Removes the hassle of finding an appointment to suit your diary	Helps support your team to get back to health and work quickly
Follow-up support	Quicker recovery	Quicker return to work

**To find out more about AXA PPP healthcare's
Working Body and private health cover
for small and medium sized businesses,
please contact your intermediary.**



**Company healthcare insurance
from AXA PPP healthcare**

**Our healthcare insurance
was rated 5 out of 5**

Based on a survey of 517
corporate plan members asked
"Overall how satisfied are you with
AXA PPP healthcare".

(October 2012–March 2013).



**Business Health Select
has a Defaqto 5 Star Rating**

PB52792a/07.14

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We may record and/or monitor calls for quality assurance, training and as a record of our conversation.

FREEPHONE: 0800 116 4361

EMAIL: assistance@workplaceoptions.com

WEBSITE: www.friendslifeeap.co.uk

USERNAME: FriendsAssist • PASSWORD: Employee

OUTSIDE THE UK: +44 (0) 20 8987 6550 • MINICOM: 020 8987 6574

STAFFED BY PROFESSIONALS

The service is staffed by a team of highly trained and qualified professionals who are experts in fields such as well-being, family matters, relationships, debt management, employment issues, consumer rights, and much more. You can be confident that the information you receive is accurate, up-to-date, and relevant to your particular circumstances.

PEACE OF MIND COMES FROM AN ASSURANCE OF CONFIDENTIALITY

Your EAP is provided by Workplace Options, an expert provider of employee support services that is completely independent from your employer. When you contact the service, the only information required from you is the name of your employer. Any additional information you share is at your discretion and appropriate to your need. You can be assured that Workplace Options is bound by professional standards regarding confidentiality and the disclosure of details of individuals who have contacted the EAP.

WPO-EAP-AS 11.14 (45872)



AROUND-THE-CLOCK, FREE, CONFIDENTIAL ASSISTANCE

YOUR EMPLOYEE ASSISTANCE PROGRAMME

*Finding balance is always easier
when you have a little support.*



AROUND-THE-CLOCK, FREE, CONFIDENTIAL ASSISTANCE

A WIDE RANGE OF SUPPORT

Your EAP provides practical information, resources, and counselling to help you balance your work, family, and personal life.

Topics include, but are not limited to, the following:

- Work-life balance
- Relationships
- Childcare
- Health and well-being
- Debt
- Disability and illness
- Careers
- Bereavement and loss
- Stress
- Elder care
- Life events
- Immigration
- Anxiety and depression
- Family issues
- Bullying and harassment
- Education
- Consumer rights
- Workplace pressure

Life—there's a lot to juggle. Keeping on top of finances, looking after children, maintaining good relationships, staying healthy—the list goes on. And when you're working too, combining the demands of your work and personal life can be a real challenge.

On the occasions when you could do with some extra help, let your Employee Assistance Programme (EAP) take the strain. Your EAP can save you time and help reduce stress and anxiety, improving your well-being and freeing you up to focus on other things.



RESOURCES FOR REAL LIVING

Your EAP provides free, confidential assistance with any work, personal, or family issue. Any time, any day, you can contact an EAP professional for support, including telephone information, fact sheets, information packs, and short-term counselling. The programme can even save you time and legwork by searching for services in your local area, such as childcare and elder care providers.



PROACTIVE DEBT MANAGEMENT SUPPORT

Through the EAP, you have access to a comprehensive debt programme which in addition to providing general budgeting and money management information, also includes a proactive debt repayment programme. Workplace Options' Money Advisors can work with you to review your income and expenditure, assess any debts and help you form a realistic action plan. This can include drawing up a pro rata payment schedule, negotiating with creditors on your behalf and considering options such as IVAs and bankruptcy.

COMPREHENSIVE ONLINE RESOURCES

Support is available on your EAP website www.friendslifeep.co.uk. Here you will find extensive resources, including high-quality, up-to-date articles, searchable databases, regular online seminars and time-saving links. You can instant message an EAP professional through our LiveCONNECTSM service and also access the online Savings Centre which helps you stretch your pounds further with a wide array of discounts from leading retailers. To find out more, simply log on with your username: **FriendsAssist** and password: **Employee**.

SUPPORT YOU CAN COUNT ON

- Available 24 hours a day, 7 days a week, 365 days a year
- Accessible by phone, email, through our website, and via instant messaging
- Information and resources on a whole range of work, family, and personal issues
- Comprehensive debt management programme
- No limit to the number of issues you can gain support on
- No cost to use the service
- Confidential and independent from your employer

FREEPHONE: 0800 116 4361

EMAIL: assistance@workplaceoptions.com

WEBSITE: www.friendslifeep.co.uk

USERNAME: **FriendsAssist** • PASSWORD: **Employee**

OUTSIDE THE UK: +44 (0) 20 8987 6550 • MINICOM: 020 8987 6574

Debt Management • Personal support • Legal information
Health Assessment tools • Dedicated website • Shopping discounts
All services accessed privately and confidentially

Help and support for you

0800 116 4361

24 hours a day, 365 days a year

In association with


WORKPLACE OPTIONS

FriendsLife

You have access to help and support including...

Proactive debt management

hands on help from licensed advisers

Personal support

confidential help with issues that affect you in your life including stress, anxiety and health

LiveConnect

online instant messaging facility for easy and private access to a consultant

CareCoach

help for you if you look after children, elderly or disabled relatives

Online services

a dedicated website where you can assess your health, manage your finances, get shopping vouchers, and much more.

Phone: **0800 116 4361**

Text: **0790 934 1229** Phone (outside UK): **+44 (0) 20 8987 6550**

Email: **assistance@workplaceoptions.com**

Website: **www.friendslife.com/eap**

Login details – Username: **FriendsAssist** | Password: **Employee**

This service is provided by Workplace Options. It is offered to you by your employer as part of their Group Income Protection policy with Friends Life.

Gym Flex

health club memberships

GymFlex

Through Scott Logic you can select membership at over 2,000 participating gyms, health clubs and leisure centres, saving up to 50% on the cost of membership for you and your partner, **whether you are a new member or already an existing member of a gym (see below for more details).**

What is GymFlex?

GymFlex is a service which enables you, through your company, to purchase gym memberships at discounted corporate rates from a wide variety of different health clubs, gyms and leisure centres.

Which gyms are available?

The extensive GymFlex network of participating clubs includes:

- Bannatynes
- Better/GLL
- British Military Fitness
- Curves for Women
- David Lloyd
- DW Sports
- Everyone Active
- Fitness First
- Harpers
- LA Fitness
- LivingWell Health Clubs
- Nuffield Health
- Places for People (Kinetika)
- Pure Gym
- Spirit Health Club
- Total Fitness
- Virgin Active
- Plus many more, including independent clubs, local authorities and female only clubs.

This scheme offers national coverage so all employees will be able to take advantage of this great benefit.



What's on offer?

Selecting your gym membership through GymFlex gives you access to the corporate discount offered by participating clubs.

Your company will purchase your annual membership on your behalf allowing you to take advantage of the lower "paid up front" corporate rate. Your salary is then adjusted accordingly on a monthly basis.

Savings can be made both for existing members and new joiners. Any joining or admin fees charged by a club are included in the membership fee quoted; there are no hidden costs to worry about.

A range of membership options are available, including reciprocal memberships entitling you to use all clubs within a group or chain.

How do I join?

1. Go to www.gymflex.co.uk and enter your company's password which is **Scott** into the login box in the top right hand corner of the screen.
2. Enter your postcode into the GymFlex health club finder and click GO. Listed along with the membership options and prices are links to the club's website and further information.
3. Once you have found the membership option you want, click **single** or **joint** membership and follow the instructions.
4. After you have agreed to the terms and conditions and entered your personal details a confirmation email will be sent to the email address you supplied. **This is stage 1 of 2 complete.**
5. This confirmation contains important information, including your application form, the date on which your gym membership commences and the value of your membership.
6. Once you have received the email you will need to complete the second stage by printing off the application form, signing it and hand this form to your HR department.

What if my gym isn't currently listed?

So the process can be managed more effectively you will have to go to the GymFlex website to request a club. Once logged on using your Company's password you should search for your club by postcode. If at this point the facility you wish to join is not listed, click on the button **'My Club is not Listed'** and follow the instructions on screen.

Please note, due to the number of requests we receive, we will only contact you if we successfully recruit your requested gym.

GymFlex are currently unable to provide memberships at Fusion.

What if I am already a member?

Existing members paying by direct debit can transfer their membership without penalty. Even if you are in a fixed term contract it may be possible to transfer over. This will be highlighted on the GymFlex website at www.gymflex.co.uk. If you are an existing member select 'existing member' during the GymFlex registration process and enter your membership number when prompted.



When will my membership start and what do I need to do next?

Your membership will commence from the 01st June 2015. In most cases your chosen club will notify you prior to this date. In the unlikely event that you have not heard anything from your club, simply contact them **after this date** quoting GymFlex and your surname. If you experience any problems with your new membership please call GymFlex immediately on 0845 300 6474.

Treatment of tax and national insurance?

Your membership will be deducted from your salary by salary sacrifice. This means that the amount you pay for Gym Membership is deducted from your gross salary giving you a saving of National Insurance. Any tax that would be due on the salary sacrificed to pay for the membership will be paid at the end of the financial year via a P11d as opposed to monthly via PAYE.

What if my circumstances change?

Your gym membership through GymFlex is a 12 month non-cancellable contract **with your chosen gym** and you are therefore not able to make any changes when you have a life event (i.e. marriage, leave employment, etc). If you move house, you may be able to transfer within your chain if you have a reciprocal membership option. This is treated on a case by case basis so please call GymFlex on 0845 300 6474 to discuss your specific circumstances.

Who is eligible?

All permanent employees.

What happens if I leave the Company?

If you take out gym membership and leave before the end of the scheme year you will be liable to pay the balance of your membership from your final salary. You will be able to continue to use your gym membership until it expires. Your HR representative will discuss the specifics with you as part of your leaving arrangements.



Frequently Asked Questions

April 2015

SCOTT LOGIC

ALTOGETHER SMARTER

Contents

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Group Income Protection

Are all employees covered under the scheme?

Yes, all permanent employees who are actively at work on the commencement of scheme will be covered. Any employee who is not actively at work will be covered starting from their first day actively at work.

When can I make a claim?

You can make a claim if you are absent from work due to illness or injury and are likely to remain absent for over 13 weeks. Scott Logic will begin the claims process on your behalf, six weeks into your absence. Claims are underwritten individually and are not guaranteed to be accepted.

How much will I be paid under an accepted claim?

If a claim is accepted, payment will commence from week 13 of the absence. An accepted claim will pay 75% of gross salary, less the work related activity component of Employment & Support Allowance. Payments will be made via Payroll and will be subject to tax and National Insurance.

Are successful claims reviewed?

Yes. Claims are reviewed at least annually and there is no guarantee that a claim will continue year on year.

What happens at the end of my claim period if I can't return to work?

If applicable, a lump sum payment will be made as per the benefits grading table.

If I am in receipt of an income protection claim, what happens to my pension contributions?

You can continue to pay employee pension contributions should you wish to do so.

As a member of the Group Income Protection scheme, am I able to use the Employee Assistance Programme (EAP) whenever I need to?

Yes. The EAP is a benefit provided under the Group Income Protection cover. You can use the programme whenever you need to by calling the following number:

0800 116 4361 or by emailing: assistance@workplaceoptions.com

Group Private Medical Cover

How do I join the scheme?

If you wish to join the scheme, please notify Rebecca Wood, via email by 28th April. Cover will begin on 1st May.

Do I need to go through a medical underwriting process?

No. There are generally no forms to complete or medical underwriting to go through.

Does this cover cost me anything?

Yes. Although Scott Logic pay for this cover, the individual premium is a taxable benefit and will appear on your P11D. Scott Logic will be able to provide more details about how this may affect you, should you join the scheme. For further information, please contact Payroll via email.

I have a pre-existing medical condition, will I be covered by this scheme?

Pre-existing conditions are unfortunately not covered until the employee has been a member of the scheme for two years and they have been trouble free in relation to the condition for twelve months.

If I am required to pay an excess, is that for every treatment?

You will be required to pay an excess as per the grading table, it is only payable once per member per year.

Am I able to receive discounted rates for cover for my partner or family?

Family rates may be available in the future, we are currently looking into this.

Group Company Pension Scheme

Do I need to continue to match the employer contributions?

No. The matching arrangement has been withdrawn and you are no longer required to match the employer contribution rate.

Will my employee contribution rate change?

No, unless you want to change your employee contribution rate. In this instance, please contact Payroll via email, explaining the change you wish to make. Payroll will process the change with our pension provider.

When will my new employer pension contribution rate start?

The new employer pension contribution will start in May's payroll with the employer contribution backdated to 1st January 2015 (or start of employment if later). If you have previously opted out of the company pension scheme, you will need to opt-in by 1st May, 2015 to receive the back dated employer contributions.

I have opted-out of the pension scheme, how do I opt-in to the scheme?

Contact Payroll via email requesting to opt-in to the Company pension scheme, stating the amount of employee contribution, if any, you wish to pay.

To ensure your employer contribution is backdated to 1st January 2015, you must opt-in to the company pension scheme no later than 1st May 2015.

Gym Membership

What are the benefits of using the Scott Logic Scheme?

You pay for the membership via salary sacrifice meaning there is an additional saving of the National Insurance you would pay on that salary.

Do the prices I see include the National Insurance saving?

No, the prices shown on the portal are given before any National Insurance saving. If you are a basic rate tax payer, you will save 12% on the cost of the membership. If you are a higher rate tax payer, you will save 2% on the cost of the membership.

What are the tax implications for joining a gym through this scheme?

There are no tax implications, but tax is payable via P11D at the end of the financial year, rather than through PAYE.

Am I limited to a particular gym?

The scheme we are using covers thousands of gyms across the UK. These range from high end leisure clubs to council run facilities. If there is a gym you are interested in that isn't listed in the scheme, the provider will invite the gym to join the scheme.

Can I join a gym for a month?

No. To guarantee the lowest rates the scheme is limited to 12 month memberships.

Can my partner / family take advantage of the scheme?

Yes. Some of the gyms offer partner / family rates which are available under salary sacrifice.

Can I transfer my existing membership to the scheme?

Yes, depending on the gym though it is unlikely a gym will issue a refund if you have paid an annual membership upfront. More information can be found on the scheme website.

When can I join a gym?

There will be four windows of approximately 4 weeks throughout the year when you will be able to join the scheme. Memberships will start on the 1st of the month following the end of the window.

The first window is open from 22nd April until 18th May with memberships starting on 1st June.

How do I join a gym?

The process to join a gym is as follows:

- Visit <http://gymflex.co.uk> and login using 'Scott'.
- Search for gyms in your preferred location.
- Once you have found a gym you wish to join select the type of membership you wish to buy and enter your details.
- You will receive an email with a form you will need to print out and sign. This will authorise Scott Logic to make the salary sacrifice and must be returned to Payroll by the end of the sign up window. Failure to do so will mean that your membership will not be processed.
- Your membership will be activated on the 1st of the month following the closure of the window.
- The cost of the membership – less any National Insurance savings – will be taken from your pay over the next 12 months.

Terminology

What is Group Income Protection?

Group Income Protection is designed to provide a replacement income when an employee is not able to attend work due to long-term sickness or injury

What is Group Private Medical Cover?

Group Private Medical cover offers a fast track to diagnosis and treatment. It also provides a range of choices for treatment.

What is Salary Sacrifice?

Salary Sacrifice is a scheme where you forego part of your salary in return for a benefit, such as Gym membership. This effectively reduces your taxable salary reducing the amount of tax and National Insurance you pay through PAYE.

Contact Details

Internal Contacts

- Payroll: Payroll@scottlogic.com
- Rebecca Wood: rwood@scottlogic.com

Additional Contacts

- Gym Flex: www.gymflex.co.uk or 0845 300 6474
- Friends Life: assistance@workplaceoptions.com, www.friendslife.com/eap or 0800 116 4361
- AXA: www.axapphealthcare.co.uk or 0800 38 77 54
- Aegon: www.aegon.co.uk or 08456 10 00 10