Hello and Welcome to the 2015/16 Capgemini Flex Choices New Joiner brochure!

As a Capgemini employee, Flex Choices provides you with the opportunity to elect the mix of cash and benefits to suit your lifestyle. Whilst some elements of the package are classed as Core and cannot be deselected, you still have the choice of electing from a diverse selection of benefits which range from Reloadable Retail Cards to Travel Insurance.

This brochure will provide you with a high level overview of the benefits available to you, along with details of how our Flex package is structured and how to make your benefits elections.

If you have any questions regarding your Flex Choices please refer to the HELP portal on Talent or the Flex Choices Talent pages. Alternatively, for any further complex questions please contact the HR Helpdesk.

Thank you,

Ruth South
Employee Benefits Manager
Flex Overview

This section is designed to provide you with an overview of how your package at Capgemini is structured.

The diagram below demonstrates how Flex translates to a traditional offering.

**Reference Salary** is the equivalent of your annual salary in a traditional reward package. However, with flexible benefits, your Reference Salary does not necessarily reflect the amount of cash you receive; your take-home pay may be higher or lower than your Reference Salary depending on the benefits you choose.

Your Reference Salary is used as a reference point for calculating certain salary related benefits, such as life assurance, pension contributions and overtime. Your Reference Salary remains unchanged regardless of the benefits you elect.

**Flex Uplift** is an additional sum of money provided to cover your company funded benefits such as Private Medical Insurance, Life Assurance and Long Term Disability.

**Flex Fund** is the sum of your Reference Salary and Flex Uplift

After taking into consideration your Core Benefits charges, your entire Flex Fund is available for you to elect your preferred mix of benefits and cash. You may not choose such a high level of benefits that your take-home cash is less than the minimum wage.

All Capgemini employees in Flex receive funding within the Flex Uplift for a number Core Benefits. The Core Benefits funding depends on your grade A6. For the majority of Core Benefits a minimum level of cover is associated and whilst you can choose to Flex the level of cover received you can’t opt out of the benefit all together.

**Core Benefits for all Grades:**
- Life Assurance
- Group Income Protection

All employees are automatically covered for Life Assurance benefit, providing a lump sum to your nominated beneficiaries upon your death. This is set up initially at the default level of 4 x your Reference Salary, although can be flexed down to 3 or 2 x your Reference Salary if you wish.

You are also automatically covered for the Group Income Protection benefit, providing you with 60% of your Reference Salary coverage if you are off sick for a period of 6 months, up to a period of 5 years (subject to your claim being accepted by our insurers). This amount is also less state incapacity benefit and can be flexed up to 75% or down to 50%.

**Core Benefits for A6, i6, E6, O6, C2+**
- Medical
By offering Flex to our employees we are able to deduct the charges for the majority of benefits before Tax and National Insurance (NI) is calculated (known as Salary Sacrifice). As a result there are additional savings that can be made, on top of the negotiated rates in place with each provider.

The table on the right provides a general overview of the Tax and employee National Insurance treatment for the benefits offering.

With the exception of Company Car and Medical all Tax and National Insurance charges/savings will be done so through PAYE and so there is nothing you need to do other than elect your benefits through Flex Choices.

**Benefit in Kind**

Both Company Car and Medical benefits are not taxed through PAYE. Instead the tax due is adjusted through a tax form known as P11d which is an annual process.

Capgemini manages this process for you and submits a P11d in July each year for employees who are enrolled in company car/medical benefits. This form confirms the benefits you have received in the past tax year which have not been taxed through PAYE.

Following submission, HMRC will then adjust your tax code to take into consideration the benefits you have received in the previous year and you will receive a coding notice change once updated.
How to make your Benefit Elections and Lifestyle Events

You will receive a Flex Choices welcome letter up to 2 weeks after you join Capgemini which confirms the deadline for making your benefits elections.

You can choose your benefits through Flex Choices online, which is accessed via Employee Self Service (ESS). You can find links to ESS on the front page of Talent. To log in you need to use your network user name, as a new joiner you will need to select the new user option and a password will be sent your Capgemini email address.

Within Flex Choices online you have the opportunity to model your benefits and review the changes for each of the benefits available. The tool also shows you your gross salary after you deduct the charges for the benefits you elect.

Policy Documents

Please make sure you read the policy documents provided by third parties for any insurance you take out through Flex Renewal to ensure that the terms and conditions of the insurance are suitable for your personal circumstances.

Please see the Flex Choices pages on the HR Talent pages for documents and full details of each of the benefits.

What is a Lifestyle Event?

When you make your elections you are required to agree to taking the majority of these benefits until the end of the current Flex Year.

However, there are exceptional circumstances, known as Lifestyle Events when you may make changes to some of your benefits during the Flex year.

Lifestyle Events include:
- Gaining a partner (marriage or civil partnership)
- Separating from a partner
- Birth/Adoption
- Death of a Dependant
- Increasing or reducing your working hours by more than 20%
- Returning from a period of Sabbatical
- Going on or returning from a period of insured long term sick leave
- Going on or returning from a period of long term International Assignment

The benefits that can be changed will vary between the different Lifestyle Events, please see the ‘Changing Your Benefits’ page on the Flex Choices Talent Pages for further information.

Retail Vouchers, Childcare Vouchers and Pension Variable Additional Contributions can be changed on a monthly basis.
Retail Cards/Vouchers

Saving money on the cost of your weekly shopping or one off purchases has never been easier!

This benefit provides access to discounted reloadable cards and vouchers for a number of high street retailers.

The details of the cards/vouchers available and the discount rates can be found below.

<table>
<thead>
<tr>
<th>Retailer</th>
<th>Discount*</th>
<th>Card or Voucher</th>
<th>Maximum Load and Total Amount on card permitted</th>
<th>How to check balance</th>
<th>Spend Online</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arcadia</td>
<td>10% (increased from 8.5%)</td>
<td>Card</td>
<td>£300</td>
<td>Visit: <a href="http://www.arcadiagroup.co.uk/gift-cards/">www.arcadiagroup.co.uk/gift-cards/</a> or call 0844 9840490</td>
<td>✗</td>
</tr>
<tr>
<td>ASDA</td>
<td>5%</td>
<td>Card</td>
<td>£1,000</td>
<td>Visit: <a href="http://www.asdabusinessrewards.com/balance-checker">www.asdabusinessrewards.com/balance-checker</a></td>
<td>✗</td>
</tr>
<tr>
<td>Debenhams</td>
<td>11% (increased from 9%)</td>
<td>Card</td>
<td>£1,000</td>
<td>Visit <a href="http://www.debenhams.com">www.debenhams.com</a> or call 0844 800 9091</td>
<td>✓</td>
</tr>
<tr>
<td>House of Fraser</td>
<td>10% (increased from 8%)</td>
<td>Card</td>
<td>£1,000</td>
<td>Visit: <a href="http://www.housoffraser.co.uk/giftcard">www.housoffraser.co.uk/giftcard</a> or call 0845 602 1073</td>
<td>✓</td>
</tr>
<tr>
<td>John Lewis</td>
<td>8.5%</td>
<td>Card</td>
<td>£2,500</td>
<td>To check the balance of your card visit <a href="http://www.johnlewis.com/customer-services">www.johnlewis.com/customer-services</a>.</td>
<td>✓</td>
</tr>
<tr>
<td>Love2Shop</td>
<td>7%</td>
<td>Voucher</td>
<td>n/a</td>
<td>n/a</td>
<td>×</td>
</tr>
<tr>
<td>Marks and Spencer</td>
<td>7%</td>
<td>Card</td>
<td>£500</td>
<td>Call 0845 604 5604 or visit <a href="http://www.marksandspencer.com">www.marksandspencer.com</a></td>
<td>✓</td>
</tr>
<tr>
<td>Sainsbury's</td>
<td>5%</td>
<td>Card</td>
<td>£2,000</td>
<td>Call 0800 636262, or register your card at <a href="http://www.sainsburysbusinessdirect.co.uk/registermycard.html">www.sainsburysbusinessdirect.co.uk/registermycard.html</a> and check card history.</td>
<td>×</td>
</tr>
</tbody>
</table>

*£1.30 monthly admin fee applies
Retail Voucher Employee Case Study

“I am an avid user of the retail cards and have been using them on a monthly basis for a number of years. Since the move to retail cards last year the whole process has become even easier and more convenient.

I primarily use the Sainsbury’s retail card, which is automatically reloaded each month. I find this a great way to save money on my food shopping, with a 50p saving for every £10.00 I elect. I really like the flexibility the retail cards have in Flex where I can choose to increase or decrease the amount throughout the year to meet my needs. For example, reducing the amount when I know I am going on holiday. I also really like the fact that my food for the month is already taken care of when I receive my monthly pay – one less bill to worry about!.”

Rebecca Goodman

The Facts

- **What are Retail Cards?**
  Retail Cards enable you to elect a recurring value to be loaded onto a reloadable card. You will only receive a card once for each retailer the first time you place an order and then each month the existing card will be loaded with the value elected on or just after payday, until you cease the election through Flex Choices.

- **What are Retail Vouchers?**
  Retail Vouchers enable you to elect vouchers for Love2shop. The vouchers are delivered to your home address on a monthly basis.

- **When is this benefit effective?**
  Retail Vouchers/Cards will be received/topped up around pay day in the month after you elect them.

- **Additional Info.**
  You can take a mix of vouchers and cards from your choice of retailers and can change your election each month. Whichever you elect, you only pay the admin fee once per month. Please check the maximum load limits associated with Retail Cards, this limit is not only the monthly maximum but the total amount that can be on your card at any time. If your balance exceeds this amount the load from our provider will not be successful until your balance falls below the maximum.

- **Costs**
  There is a saving of between 5% and 11% on your election, depending on the retailer and a monthly admin charge of £1.30, irrespective of how many vouchers/cards you take.
Childcare Vouchers

Take advantage of the Tax and NI savings and the additional discount available when you take childcare vouchers.

Childcare Vouchers are an easy way of saving money on the cost of childcare. Childcare Vouchers are not just for pre-school children attending nursery, they can be used at all of the following:

- Registered Childminders.
- Day care playgroups.
- Out of school schemes.
- For children aged under 8, care by a registered carer - NOT a relative of the child - outside of the child’s home.
- Registered day nurseries.
- Nannies.
- Holiday play schemes.
- Childcare provided in the child’s own home by a registered carer - NOT a relative of the child.

The minimum amount of childcare vouchers to be taken each month is £100, the maximum is £500 per month. Capgemini employees also benefit from 8%* off the face value of the voucher.

* Please note that this discount is subject to change at anytime.

The table below shows the Tax and NI exempt amounts following the legislation change in 2011:

<table>
<thead>
<tr>
<th>Your marginal rate of tax</th>
<th>Maximum Tax and NI exempt amount per week (on or after 6th April 2011)</th>
</tr>
</thead>
<tbody>
<tr>
<td>20%</td>
<td>£55</td>
</tr>
<tr>
<td>40%</td>
<td>£28</td>
</tr>
<tr>
<td>50%</td>
<td>£22</td>
</tr>
</tbody>
</table>

Important Information:

If you joined the Childcare voucher scheme after April 2011, Capgemini are required to complete an ‘earnings assessment’ at the start of the tax year to calculate the correct level of Tax and NI exemption that you are due on the first £243 of childcare vouchers that you receive. The exemption that is calculated will apply for the whole tax year.

If you were a member of the Childcare voucher scheme prior to April 2011 then an earnings assessment is not required to be completed and you will continue to receive your vouchers with the first £243 per month Tax and NI free.
The Facts

- **How often can I change this benefit?**
  You can start, stop or change this benefit every month.

- **When is this benefit effective?**
  Childcare vouchers will be in your Childcare Voucher account around pay day in the month after you elect them.

- **Who can take childcare vouchers?**
  Both Parents can take Childcare Vouchers. If you both work for Capgemini you can both take the vouchers and both benefit from the Tax and NI savings. Or if your partner works for another organisation offering Childcare Vouchers they can also elect them.

- **Additional Info.**
  You will not be sent any vouchers. The amount you elect goes into an account with the benefit supplier and you pay your childcare provider from that.

- **Costs**
  The actual amount you save will depend on the rate of tax you pay. If you elect this benefit during Flex Renewal there is a saving of 8% on the face value (this discount is subject to change at anytime during the flex year).

Childcare Voucher Case Study

“I have been taking childcare vouchers for the last 6 months. This is to help towards my daughters nursery costs.

Nursery costs are very expensive so this is ideal, as not only are the vouchers pre tax, Capgemini also offer an additional 8% discount which saves me a substantial amount every month.

The benefit is very user friendly to manage in both Flex Choices and with Edenred, when changing amounts or payment dates. It is easy to set up and you can join anytime in the year not just in the Flex Renewal period.”

Rob Cole
Ride2Work

Evans Cycles Ride2Work enables you to take advantage of the Government’s Cycle to Work Scheme and hire a bike and/or safety accessories of your choice. The scheme offers savings of up 32%-42% on the equipment as well as many other benefits, plus you can ride the bike for leisure too.

You can choose any brand and model of bike from Evans Cycles that is suitable for commuting, e.g. road, city, mountain, folding bike. You can select safety accessories to go with the bike, or if you are already commuting by bike you can select accessories on their own.

Accessories permitted on the scheme include:
- Cycle helmet
- Hi-viz and reflective clothing
- Lights
- Locks
- Mudguards
- Panniers and racks
- Pumps, puncture repair kits

For a full list of accessories visit [www.evanscycles.com/ride2work/employee-faqs](http://www.evanscycles.com/ride2work/employee-faqs)

In addition to your Tax/NI savings you will also get the following benefits with Ride2Work:
- Up to £50 free accessories with every Ride2Work bike
- £25 free accessories on certificates up to £750 increasing to £50 free accessories on certificates over £750
- Half price bike servicing for a year with Ride2Work – an email will be sent to you twice a year with details of half-price servicing
- Free entry to a Ride-It organised ride

The below table demonstrates the savings available by electing a bike through this scheme:

<table>
<thead>
<tr>
<th>Ride2Work Example Certificate Value</th>
<th>£250</th>
<th>£600</th>
<th>£1000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross monthly salary reduction</td>
<td>£20.83</td>
<td>£50.00</td>
<td>£83.33</td>
</tr>
<tr>
<td><strong>Basic Rate Tax Payer</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total income tax saving</td>
<td>£50.00</td>
<td>£120.00</td>
<td>£200.00</td>
</tr>
<tr>
<td>Total National Insurance saving</td>
<td>£30.00</td>
<td>£72.00</td>
<td>£120.00</td>
</tr>
<tr>
<td>Net monthly cost – after tax savings</td>
<td>£14.17</td>
<td>£34.00</td>
<td>£56.67</td>
</tr>
<tr>
<td>Total Net Cost</td>
<td>£170.00</td>
<td>£408.00</td>
<td>£680.00</td>
</tr>
<tr>
<td>Savings</td>
<td>£80 or 32%</td>
<td>£192 or 32%</td>
<td>£320 or 32%</td>
</tr>
<tr>
<td><strong>Higher Rate Tax Payer</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total income tax saving</td>
<td>£100.00</td>
<td>£240.00</td>
<td>£400.00</td>
</tr>
<tr>
<td>Total National Insurance saving</td>
<td>£5.00</td>
<td>£12.00</td>
<td>£20.00</td>
</tr>
<tr>
<td>Net monthly cost – after tax savings</td>
<td>£12.08</td>
<td>£29.00</td>
<td>£48.33</td>
</tr>
<tr>
<td>Total Net Cost</td>
<td>£145.00</td>
<td>£348.00</td>
<td>£580.00</td>
</tr>
<tr>
<td>Savings</td>
<td>£105 or 42%</td>
<td>£252 or 42%</td>
<td>£420 or 42%</td>
</tr>
</tbody>
</table>
End of 12 Month Lease Period

There are Government guidelines to value bikes at the end of the initial hire period. To take ownership of the equipment, a Fair Market Valuation (FMV) payment would be required. Alternatively the agreement can be extended for you to continue using the equipment free of charge, until FMV is zero and ownership can be transferred free of charge.

At the end of the salary sacrifice period Evans Cycles will contact you and offer you three choices:

1. Continue to hire the equipment free of charge from Evans Cycles for a further 60 months until the transfer of ownership cost is zero.
2. Take ownership of the equipment – the cost for this is the fair market value of the bike as set by HMRC. This is 18% or 25% at 12 months, depending on the original value of the equipment.
3. Return the bike and equipment.

For further information and FAQs on transfer of ownership see: http://www.evanscycles.com/ride2work/faq

The Facts

- **How often can I change or elect this benefit**
  Only during Flex Renewal

- **When is this benefit effective?**
  You will receive your online certificate via email within one week after Renewal has closed.

- **What happens if I leave Capgemini before the end of the 12 month period?**
  You will have the full remaining value of the bike deducted from your final salary. Evans will also contact you to confirm your preference in terms of end of lease options.

- **Additional Info.**
  You can choose a certificate of values in any increment between £200 and £1000 and should you choose to, you can also top this up with cash when purchasing the bike/accessories in store or online.
  If you are under 18 and considering this benefit please contact the HR Helpdesk.

- **When electing this benefit through Flex Choices you must download, complete and submit the hire agreement. This is clearly linked on the Ride2Work election pages.**

TravelWell

Travelwell – the UK initiative to reduce CO2 emissions relating to travel.
Further information on Travelwell can be found here: http://talent.cappgemini.com/uk/pages/core_services/business_travel/
Ride2Work Case Study

“When I moved from London to Woking my sole mode of transport was relying on the local bus service. A friend gave me a hybrid to pootle around Woking and this is what sparked my interest (some would say obsession) in cycling. So when I found out that Capgemini was introducing the Ride2Work scheme, it was time to retire the hybrid for something new and shiny.

I found the Flex Choices process for choosing the Ride2Work scheme really straightforward. Simply select Ride2Work and the value of the certificate in Flex Choices during the renewal period and complete the hire agreement. The information available on Talent UK covers most of the information about the scheme including the details about the credit hire agreement. There was also an opportunity to ask further question during a webinar attended by a representative from Evans which was arranged during the renewal period.

An added bonus is that the Ride2Work certificate can be used with whatever sales or specials Evans has running at the time. At the time of buying my bike, I qualified for an additional £150 worth of accessories (over and above what I ordered with the certificate).

Since buying my bike, I have been properly bitten by the “cycling bug”. I joined my local cycling club and clocked up 3,450 km between April & December by taking part in various sportives including RideLondon and Palace to Palace. As the scheme is to encourage people to cycle to work, I would also add that my daily commute also became quicker – a lot quicker!”

Debbie Aldous
Company Car

If you are eligible for a Company Car it will state this on your offer of employment or promotion letter.

You can elect a company car at any time during the year from the list of manufacturers below:

Audi | BMW | Citroen | Ford | Lexus | Land Rover | Mercedes | Mini | Renault | SEAT | Skoda | Smart | Toyota | Vauxhall | Volvo | VW

You can view all of the vehicles available and the monthly costs on the Choice List on UK Talent. The type of vehicle that you can elect is not restricted, this includes hatchbacks, saloons, convertibles, estates and MPV’s. You can also elect the lease period to suit you, 12, 24, 36 or 48 months.

With a company car, you make one monthly payment which covers:

- Lease costs of the car - including discounts negotiated with the manufacturers
- Fully Comprehensive Insurance - including 2 nominated drivers
- Servicing Maintenance and Repair
- Tyres, Batteries and Exhausts
- Hire Car in the event of an Accident or Mechanical Failure
- Road fund licence
- Windscreens and Glass Replacement
- Breakdown Cover
- MoT
- 24hr Accident Management
- Zero excess mileage charge
The Capgemini Company Car scheme is operated through salary sacrifice.

When you elect a company car your lease cost is deducted before you pay any Tax or National Insurance contributions, so as you don’t pay tax on this proportion of your salary, Benefit In Kind tax is due instead.

Benefit in Kind Tax varies, based on the vehicle you elect and this figure will be provided to you as part of the quote process.

Below is an extract from a quote showing the overall cost of the car.

For an upper band Tax payer (40%) there is a salary sacrifice deduction of £443.94, this is the amount you will see deducted on your payslip. The PAYE Tax saving of £177.58, NI saving of £8.88 and a car benefit Tax of £137.80.

<table>
<thead>
<tr>
<th>Salary Sacrifice</th>
<th>Lower Band Taxpayer</th>
<th>Upper Band Taxpayer</th>
<th>Top Band Taxpayer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Tax Payable on Car Benefit</td>
<td>68.90</td>
<td>137.80</td>
<td>172.25</td>
</tr>
<tr>
<td>Monthly Salary Sacrifice</td>
<td>443.94</td>
<td>443.94</td>
<td>443.94</td>
</tr>
<tr>
<td>Monthly Tax Saved on Salary Sacrifice</td>
<td>-88.79</td>
<td>-177.58</td>
<td>-221.97</td>
</tr>
<tr>
<td>Monthly Net Salary Deduction</td>
<td>370.78</td>
<td>395.28</td>
<td>385.34</td>
</tr>
</tbody>
</table>

The Facts

- **How often can I change or elect this benefit**
  You can join the company car scheme at anytime during the year providing you are eligible for a company car. You must keep the car until the end of the lease period.

- **When is this benefit effective?**
  Once your company car is delivered your car charge will show on your payslip. Please remember if you elect a company car you can contact your local tax office as soon as you take delivery to advise you have a company car, this will adjust your tax code immediately to avoid you having to play catch up at a later date as P11D’s are submitted once a year. The contact details can be found on your PAYE Coding Notice.

- **Costs.**
  Quotes available on request from Capgemini Driver Helpdesk.

- **What happens if I leave Capgemini before the end of the lease?**
  You will need to contact Leasedrive who will organise collection of your company car.
Holiday Trading

Always running out of holiday by the end of the year?

One solution is to buy extra holiday through Flex. Depending on the part of the business you are in you could buy holiday up to an equivalent of either one or two of your working weeks. The cost of buying holiday is equivalent to your hourly rate and is spread across the Flex Year. You save Tax and NI on this amount.

Or do you always have holiday left at the end of the year that you can’t carry forward?

You could always decrease the holiday you get through Flex and take the cash instead. You can ‘sell’ holiday up to an equivalent of one of your working weeks. The cash received per hour is equivalent to your hourly rate and is spread across the Flex Year. This extra cash is subject to normal Tax and NI charges.

Don’t worry if you don’t know what your plans are yet or if you think you are going to need more extra holiday than you can buy through Flex. There is always the option of requesting Unpaid Leave. The cost of this is broadly similar to that for buying through Flex, it’s just that the full cost is taken from your salary in the month you take this leave rather than being spread across the year.

Holiday Trading elections and requests for Unpaid Leave are subject to approval by your business unit manager and are not a confirmed election until approval has been received.

If you are planning to buy additional holiday during Flex Renewal please ensure that you discuss this with your manager before electing this benefit.

However, all requests will be considered following Renewal closure and your manager or business unit lead may choose to accept or reject your request, particularly if you have elected to buy more than 5 days.

If approved, any changes will reflect in your DTX by the end of April 2015.

You can find details of the entitlement for your business area on the Flex Choices Talent pages or through Help.
Travel Insurance

Almost 30% of Capgemini employees can’t be wrong! Travel Insurance is one of the most popular Flex Benefits and it’s not surprising.

For a very reasonable cost you can cover yourself, your partner and your children for travel anywhere in the world. You can travel as many times as you like, your partner and children can travel independently from you and you are covered for winter sports and scuba diving. Not only that but you save National Insurance on the monthly charges.

As always with insurances, before you sign up for this benefit make sure you read the policy document (available on the Flex Choices Talent pages) for the small print and any exclusions that might affect you.

The Facts

- **How often can I change this benefit?**
  Only during Flex Renewal or you can make changes following a qualifying lifestyle event.

- **When is this benefit effective?**
  You will be covered from the 1st of the month after you elect the benefit.

- **If I leave Capgemini am I still covered?**
  No, cover ceases from the date you leave Capgemini employment.

- **Additional Info.**
  The maximum age for you or your partner to elect cover is 70. Children must be 19 years or under (or 24 or under if in full time education) to be eligible.

- **Costs.**
  Annual charges are as follows:

<table>
<thead>
<tr>
<th></th>
<th>Self Only</th>
<th>Self &amp; Partner</th>
<th>Self &amp; Children</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>£ 39.12</td>
<td>£ 53.76</td>
<td>£ 53.76</td>
<td>£ 61.08</td>
</tr>
</tbody>
</table>
Travel Insurance Case Study

“I have had the travel insurance ever since it was introduced and on both occasions I have had to use it, Crispin Speers were excellent.

The first time was on a weekend in London, when my wife had her handbag stolen. We reported to the police and raised a claim when we got home. The company were very efficient and even helped with reminders of what might be in a handbag, on the basis that you don’t always remember what you had in the bag at the time it was stolen.

The second time a return flight to the UK was delayed by 24 hours and they paid the compensation due under the policy without any quibble at all.

In both cases money was received within weeks, not months, the forms were online and the people on the phone most helpful”

Steve Jackson
Capgemini Medical Plan

Core Benefit for A6, i6, E6, O6, C2 and above*

All employees in Flex are eligible to join the medical plan which is administered by Simplyhealth. The plan enables access to a number of medical services which include:

- **Professional support** to identify a consultant specific to your needs
- **Care Connections Service** – providing fast track access to Musculoskeletal treatment without needing to visit the GP first
- **Mental Health Management Service** - National access to high quality mental health treatment through the Priory
- **NHS Cash payment**

If you joined Capgemini on or after 1st October 2010 you will be subject to an excess payment of £100, deductible following the first invoices received by Simplyhealth for treatment relating to you and/or your family. More information can be found on the medical brochure on the HR Talent Pages.

Please make sure you read the medical plan brochure (available on the Flex Choices Talent pages) to ensure that you fully understand all of the detailed terms and conditions. Please read the brochure even if you are already a member as your circumstances and needs may have changed since you first joined Medical.

*with some exceptions
Additional Info

If you have funding in your Flex Uplift for this benefit and choose not to join the scheme, you will be charged a monthly opt out fee but will not be liable for Benefit in Kind Tax.

Children must be ages 17 or under (or 22 yrs or under if in full time education) to be eligible for cover. There is no maximum age for you or your partner.

**If your child has reached 18 since April 2014 and is still in full time education you need to access Flex Choices and confirm this within your elections as otherwise cover will automatically cease following Renewal.**

The annual charges are as follows:

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Annual Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Only</td>
<td>£ 636.72</td>
</tr>
<tr>
<td>Self and Children</td>
<td>£ 955.08</td>
</tr>
<tr>
<td>Self and Partner</td>
<td>£ 1,273.44</td>
</tr>
<tr>
<td>Self, Partner and Children</td>
<td>£ 1,591.80</td>
</tr>
</tbody>
</table>

The Facts

- **How often can I change this benefit?**
  Upon joining the company and during Flex Renewal or following a qualifying lifestyle event.

- **When is this benefit effective?**
  You will be covered from the 1st of the month after you elect the benefit.

- **If I leave Capgemini am I still covered?**
  No, cover ceases for you and your dependants from the date you leave Capgemini employment.

- **Can I cover my partner and children?**
  Yes, you can choose Self Only, Self and Partner, Self and Children or Self, Partner and Children.

Care Connections Case Study

“I have taken the health cover since joining the company in Jan 2009 as it is effectively mandatory and have never had need to use it until recently. I injured my ankle whilst abroad with work and on return to the UK have spent 4 weeks trying to go through the NHS which isn’t a simple process.

I asked about referral by my GP to my health insurer and after 1 phone call for information to Simplyhealth was told that as an employee we can call the care connections team for any musculoskeletal issue without a referral by a GP and they will help with a number of different possible pathways.

After 1 assessment call with a senior physio, I was referred to a specialist and have been seen for diagnostics within a week. The NHS would have been up to 3 months.

Knowing we can self refer for these fairly simple things takes the pressure off me having to get GP appointments and waiting for the NHS referrals to be processed. Very quick and simple to use.”

Iain Fisher
Dental Cover

Denplan promote and encourage preventive dentistry. The dental plans available through Flex Choices could help keep you dentally fit which in turn may help keep you in good overall health.

The pricing structure and levels of cover available, including benefit limits are detailed in the tables below:

<table>
<thead>
<tr>
<th>Denplan Plan</th>
<th>Employee</th>
<th>Monthly</th>
<th>£ 7.70</th>
<th>£ 9.90</th>
<th>£ 10.60</th>
<th>£ 12.70</th>
<th>£ 13.55</th>
<th>£ 16.20</th>
<th>£ 17.30</th>
<th>£ 21.75</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Annually</td>
<td>£ 72.40</td>
<td>£ 92.40</td>
<td>£ 102.20</td>
<td>£ 122.20</td>
<td>£ 132.55</td>
<td>£ 162.50</td>
<td>£ 172.30</td>
<td>£ 216.90</td>
</tr>
<tr>
<td>Denplan Essential</td>
<td>Employee</td>
<td>Monthly</td>
<td>£ 14.20</td>
<td>£ 17.00</td>
<td>£ 19.55</td>
<td>£ 23.60</td>
<td>£ 25.05</td>
<td>£ 30.00</td>
<td>£ 31.85</td>
<td>£ 40.60</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Annually</td>
<td>£ 170.40</td>
<td>£ 210.40</td>
<td>£ 234.60</td>
<td>£ 280.80</td>
<td>£ 300.60</td>
<td>£ 362.20</td>
<td>£ 407.20</td>
<td>£ 507.20</td>
</tr>
<tr>
<td>Denplan Essential Plus</td>
<td>Employee</td>
<td>Monthly</td>
<td>£ 12.30</td>
<td>£ 15.90</td>
<td>£ 16.90</td>
<td>£ 21.60</td>
<td>£ 24.70</td>
<td>£ 25.90</td>
<td>£ 34.00</td>
<td>£ 41.30</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Annually</td>
<td>£ 147.60</td>
<td>£ 195.90</td>
<td>£ 202.80</td>
<td>£ 262.80</td>
<td>£ 287.90</td>
<td>£ 328.00</td>
<td>£ 417.20</td>
<td>£ 507.20</td>
</tr>
<tr>
<td>Denplan Extensive</td>
<td>Employee</td>
<td>Monthly</td>
<td>£ 29.90</td>
<td>£ 36.60</td>
<td>£ 33.70</td>
<td>£ 40.40</td>
<td>£ 42.80</td>
<td>£ 53.60</td>
<td>£ 65.60</td>
<td>£ 79.30</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Annually</td>
<td>£ 299.20</td>
<td>£ 366.60</td>
<td>£ 334.80</td>
<td>£ 404.40</td>
<td>£ 428.00</td>
<td>£ 536.00</td>
<td>£ 656.00</td>
<td>£ 793.00</td>
</tr>
</tbody>
</table>

The Facts

- **How often can I change this benefit?**
  Upon joining the company and during Flex Renewal or following a qualifying lifestyle event.

- **When is this benefit effective?**
  You will be covered from the 1st of the month after you elect the benefit.

- **If I leave Capgemini am I still covered?**
  No, cover ceases for you and your dependants from the date you leave Capgemini employment.

- **Can I cover my partner and children?**
  Yes, you can elect cover as per the table above. If you elect to include family members/dependants, it must be on the same dental plan as the one chosen by you. Self + Children covers one adult and an unlimited number of children up to the age of 21 (or 24 if in full-time education). Family level covers two adults and an unlimited number of children up to the age of 21 (or 24 if in full time education).
### Benefits (per person per policy year)

<table>
<thead>
<tr>
<th>Benefits (at home or abroad)</th>
<th>Denplan Key</th>
<th>Denplan Elementary</th>
<th>Denplan Essential Plus</th>
<th>Denplan Extensive Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Routine examination</td>
<td>N/A</td>
<td>100% reimbursement up to NHS limits</td>
<td>Up to £50 per policy year</td>
<td>Up to £100 per policy year</td>
</tr>
<tr>
<td>Hygiene treatments</td>
<td>N/A</td>
<td>100% reimbursement up to NHS limits</td>
<td>Up to £70 per policy year</td>
<td>Up to £140 per policy year</td>
</tr>
<tr>
<td>Dental x-rays</td>
<td>N/A</td>
<td>100% reimbursement up to NHS limits</td>
<td>Up to £40 per policy year</td>
<td>Up to £60 per policy year</td>
</tr>
<tr>
<td>Restorative treatments</td>
<td>N/A</td>
<td>100% reimbursement up to NHS limits</td>
<td>80% of the cost up to £200 per policy year</td>
<td>80% of the cost up to £2,000 per policy year</td>
</tr>
<tr>
<td>100% reimbursement for NHS treatment</td>
<td>N/A</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>World wide dental injury</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Worldwide emergency dental treatment</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Dentist call-out fees</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Hospital cash benefit</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Mouth cancer cover</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>24-Hour World-wide Dental Emergency Helpline</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Dentist fees for telephone consultations following injury or emergency</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

**Notes:**
- Denplan Key: N/A
- Denplan Elementary: 100% reimbursement up to NHS limits
- Denplan Essential Plus: Up to £50 per policy year
- Denplan Extensive Plus: Up to £100 per policy year
Healthcare Cash Plan

The benefit offers reimbursement for healthcare expenses, up to set limits – helping you and your family to budget for expected and unexpected treatment

- Dependent children covered on many benefits
- Resident family covered on: DoctorLine™, 24hr Counselling and Advice Line and Personal Health Risk Assessments
- 100% of correctly presented claims processed within 5 days of receiving them

Money back towards your essential healthcare costs
You can claim back 100% of your essential healthcare costs including dental and optical bills, therapy treatments and consultations (up to your maximum benefit allowance). The money that you claim back can help you to budget for the healthcare that you really can’t afford to go without.

Access to valuable health services
This benefit gives you so much more than just cash benefits, it also provides you with access to valuable health services such as the Personal Health Risk Assessment. This online service is designed to identify your personal health risks and give you the help and advice you need to minimise these risks. What’s more, you have quick and unlimited access to MRI and CT Scanning Facilities.
Cover for your dependent children

If you have any dependent children (under the age of 22), this plan helps to cover the cost of their essential routine healthcare too.

The featured premiums include Insurance Premium Tax at the current rate and are subject to review in respect of any changes in taxation.

Benefits Available for...

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Available for</th>
<th>Level 1</th>
<th>Level 2</th>
<th>Level 3</th>
<th>Level 4</th>
<th>Level 5</th>
</tr>
</thead>
<tbody>
<tr>
<td>Optical</td>
<td>Policyholder</td>
<td>£6.00</td>
<td>£12.00</td>
<td>£18.00</td>
<td>£24.00</td>
<td>£30.00</td>
</tr>
<tr>
<td></td>
<td>Dependent Child</td>
<td>£6.00</td>
<td>£12.00</td>
<td>£18.00</td>
<td>£24.00</td>
<td>£30.00</td>
</tr>
<tr>
<td>Dental</td>
<td>Policyholder</td>
<td>£4.00</td>
<td>£8.00</td>
<td>£12.00</td>
<td>£16.00</td>
<td>£20.00</td>
</tr>
<tr>
<td></td>
<td>Dependent Child</td>
<td>£4.00</td>
<td>£8.00</td>
<td>£12.00</td>
<td>£16.00</td>
<td>£20.00</td>
</tr>
<tr>
<td>Dental Trauma</td>
<td>Policyholder</td>
<td>£8.00</td>
<td>£16.00</td>
<td>£24.00</td>
<td>£32.00</td>
<td>£40.00</td>
</tr>
<tr>
<td></td>
<td>Dependent Child</td>
<td>£8.00</td>
<td>£16.00</td>
<td>£24.00</td>
<td>£32.00</td>
<td>£40.00</td>
</tr>
<tr>
<td>Consultation</td>
<td>Policyholder</td>
<td>£100.00</td>
<td>£200.00</td>
<td>£300.00</td>
<td>£400.00</td>
<td>£500.00</td>
</tr>
<tr>
<td></td>
<td>Dependent Child</td>
<td>£100.00</td>
<td>£200.00</td>
<td>£300.00</td>
<td>£400.00</td>
<td>£500.00</td>
</tr>
<tr>
<td>Therapy Treatments†</td>
<td>Policyholder</td>
<td>£100.00</td>
<td>£200.00</td>
<td>£300.00</td>
<td>£400.00</td>
<td>£500.00</td>
</tr>
<tr>
<td></td>
<td>Dependent Child</td>
<td>£100.00</td>
<td>£200.00</td>
<td>£300.00</td>
<td>£400.00</td>
<td>£500.00</td>
</tr>
<tr>
<td>Chiropracy</td>
<td>Policyholder</td>
<td>£25.00</td>
<td>£50.00</td>
<td>£75.00</td>
<td>£100.00</td>
<td>£125.00</td>
</tr>
<tr>
<td></td>
<td>Dependent Child</td>
<td>£25.00</td>
<td>£50.00</td>
<td>£75.00</td>
<td>£100.00</td>
<td>£125.00</td>
</tr>
<tr>
<td>In-patient (Allowances per night†)</td>
<td>Policyholder</td>
<td>£15.00</td>
<td>£30.00</td>
<td>£45.00</td>
<td>£60.00</td>
<td>£75.00</td>
</tr>
<tr>
<td></td>
<td>each Dependent Child</td>
<td>£7.50</td>
<td>£15.00</td>
<td>£22.50</td>
<td>£30.00</td>
<td>£37.50</td>
</tr>
<tr>
<td>Day Surgery (Allowances per day†)</td>
<td>Policyholder</td>
<td>£15.00</td>
<td>£30.00</td>
<td>£45.00</td>
<td>£60.00</td>
<td>£75.00</td>
</tr>
<tr>
<td></td>
<td>each Dependent Child</td>
<td>£7.50</td>
<td>£15.00</td>
<td>£22.50</td>
<td>£30.00</td>
<td>£37.50</td>
</tr>
<tr>
<td>Maternity/Paternity Adoption (Per child)</td>
<td>Policyholder</td>
<td>£50.00</td>
<td>£100.00</td>
<td>£150.00</td>
<td>£200.00</td>
<td>£250.00</td>
</tr>
<tr>
<td>MRL, CT &amp; PET Scanning facilities</td>
<td>Policyholder</td>
<td>Following a referral from a Consultant, policyholders simply call our Scanning Helpline on 0845 346 4566 and they will arrange the scan. Please see the Benefit Rules for more information</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DoctorLine***</td>
<td>Policyholder and resident family</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Health Club Concession***</td>
<td>Policyholder</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Personal Health Risk Assessment***</td>
<td>Policyholder and resident family</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>24 Hour Consulting and Advice Line***</td>
<td>Policyholder and resident family</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Personal Accident - Accident Death</td>
<td>Policyholder</td>
<td>£2,500.00</td>
<td>up to £5,000.00</td>
<td>£10,000.00</td>
<td>£15,000.00</td>
<td>£20,000.00</td>
</tr>
<tr>
<td>Personal Accident - Permanent Disability</td>
<td>Policyholder</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>

** See Benefit Rules for maximum days or nights per benefit period.

Additional New Benefits Available

** Best Doctors **

If you, your partner or your dependent children are diagnosed with a serious or worrying medical condition you can use Best Doctors to request an alternative assessment from a world leading medical specialist. Once your case has been reviewed by your local medical specialist then you can contact Best Doctors to get an expert second medical opinion. Best Doctors will provide a report from an expert that can be shared with your treating physician to determine the most effective treatment.

Best Doctors has a unique worldwide database of approximately 50,000 doctors in over 40 different medical disciplines, these specialists have all been identified by their own peers as experts in their particular field of medicine.

To access this confidential service simply telephone 0800 085 2088. Lines are open 24 hours a day, every day.

** A-Z Health Website **

The A-Z Health Website is a comprehensive online health resource, containing information supplied by the NHS on a wide range of health and wellbeing topics including:

- A-Z of medical conditions
- First aid
- Diet and nutrition
- Child health
- Mental health

You can access the A-Z Health Website by visiting the following website: www.westfieldhealth.com/mywestfield
Health Screening

It’s so important to look after yourself and a Health Assessment can provide you with a clear and detailed picture of your health, letting you know how to stay in top condition.

All Bupa Health Assessments include:

- A medical history and lifestyle questionnaire
- A physical examination
- A consultation with a doctor or health adviser
- The opportunity to ask questions and discuss concerns
- Many test results are available on the day
- A personalised health report, usually available on the day
- An action plan with practical advice to help minimise health risks

There are a number of different levels of cover depending on the type of assessment you want and there is also specific cover available for females over the age of 40 which include a mammogram.

The Annual Charges are as follows:

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Annual Charge</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bupa Advanced Health – Female/Male</td>
<td>£537</td>
</tr>
<tr>
<td>Bupa Advanced Health - Female Plus (40+ Females only)</td>
<td>£631</td>
</tr>
<tr>
<td>Bupa Complete Health – Female/Male</td>
<td>£413</td>
</tr>
<tr>
<td>Bupa Complete Health with Mammography (40+ Females only)</td>
<td>£507</td>
</tr>
<tr>
<td>Bupa Essential Health Female/Male</td>
<td>£282</td>
</tr>
<tr>
<td>Bupa Female Health</td>
<td>£247</td>
</tr>
<tr>
<td>Bupa Female Health Plus Mammography (40+ Females only)</td>
<td>£341</td>
</tr>
</tbody>
</table>
The Facts

- **How often can I change this benefit?**
  Only during Flex Renewal or following a qualifying lifestyle event. **DON’T FORGET** - you must positively elect a Healthscreen during renewal each year. The election does not ‘roll over’ like the other benefits.

- **Can I cover my partner?**
  Yes, you can cover your partner even if you don’t take out cover yourself. The level of cover doesn’t have to be the same for both of you.

- **If I leave Capgemini am I still covered?**
  Any outstanding balance on your Health Screen will be taken from your last month’s pay and if you haven’t already had your screening you can take it any time up to the end of the flex year.

- **When is this benefit effective?**
  You will notice the charges from the 1st of the month following election.

- **Please ensure that you check the Talent pages for details of where the Advanced Health Screening option and mammograms are available before making your election.**

- **Cancellation Policy**

<table>
<thead>
<tr>
<th>Notice Period</th>
<th>Percentage/ Price Payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 120 hours</td>
<td>£75</td>
</tr>
<tr>
<td>Less than 24 hours</td>
<td>100%</td>
</tr>
</tbody>
</table>
Introduction to the Trust
Capgemini launched the Capgemini UK Pension Trust (the “Trust”) on 1 April 2013. The Trust, which is part of a ‘master trust’ arrangement called the National Pension Trust, is a defined contribution pension arrangement and is fully compliant with the new auto-enrolment regulations.

Who can join the Trust
Under the auto-enrolment regulations, all employees not currently in a Capgemini pension plan or one to which Capgemini contributes, are regularly assessed against the auto-enrolment criteria, and those who meet the criteria will be included in the Trust automatically. Those employees who do not currently meet the auto-enrolment criteria, or have been auto-enrolled previously and opted-out, may elect to join the Trust voluntarily at any time through Flex Choices.
How much it costs

Your Basic Contribution to the Trust is 4% of your Reference Salary (up to the Trust Cap). In addition, the Company pays 6% of your Reference Salary (again, up to the Trust Cap), giving a Total Basic Contribution of 10%. You also have the flexibility to make Fixed Additional Contributions (FACs) and/or Variable Additional Contributions (VACs) to build up your Personal Account if you wish. The maximum contribution you can pay to the Trust in any one Trust year (including your Total Basic Contribution), will generally be 75% of Reference Salary subject always to the overriding maximum allowed by HMRC, which is £40,000pa from April 2014. This limit is known as the Annual Allowance. Tax relief on your own contributions to the Trust will be given to you directly through the payroll.

Investment Choices

The Trust has a range of investment options - 4 Lifestyle strategies (one of which is the default investment option which will apply if you are auto-enrolled or which can be selected on a voluntary basis on joining the Trust) and 16 Self-Select funds. Full details of the investment options available to you under the Trust, including sections on Managing your Investments, Investment Performance and a Trust Investment Navigator, which you may find useful when considering your investment choices can be found on the Trust site - www.capgeminiukpensiontrust.co.uk

Joining the Trust

If you are not currently a member of any other Capgemini pension plan or a plan to which Capgemini contributes, you can join the Trust online via Flex Choices at any time and your membership will start on the first of the month following your election.

More Information

The Trust has its own website which you can access at any time and we would encourage you to visit the site - www.capgeminiukpensiontrust.co.uk - to familiarise yourself with how the Trust works, for copies of Trust booklets and for general information about the Trust. If you join the Trust, you will receive log-in details to the ‘My Account’ section so that you can access your own pension record. Log-in details are normally issued shortly after your first Trust contribution has been invested.

The Capgemini UK Pension Trust carries the Pension Quality Mark (PQM) which is awarded by the National Association of Pension Funds to pension arrangements that meet good quality standards in terms of contributions, governance and communication. If you have any questions regarding the Trust, please contact the pension helpline at capgemini.pensions@xafinityconsulting.com
Tax Return Preparation

It isn’t getting any easier for you to sort out your personal taxes. That’s why we offer you a choice of services to take away the stress of completing your tax return. With costs starting from as little as £13 a month, you will have the confidence of knowing that your tax affairs are in safe hands.

There are three levels of cover, all provided by British Taxpayers.

**The Platinum Plan – £33 per month**

This plan covers items such as rental income, capital gains, savings and investment income, in addition to your Capgemini salary and benefits.

It also covers those with foreign issues, such as non UK income, or a non UK tax residence or domicile. Aside from the completion of your Tax Return, the Platinum scheme aims to cover all the tax worries you may have, and deal with your tax affairs completely.

As part of the scheme you will be entitled to a 30 minute face to face or telephone meeting with your assigned experienced advisor, giving you a chance to ask any questions or air any concerns with regard to your taxes that you may have.

You will also be automatically covered by the Premier Protection Service, an insurance which will cover our costs in dealing with an HMRC enquiry – another weight off your mind.

**The Gold Plan – £18 per month**

If you have Savings and Investment income, in addition to your Capgemini salary and benefits then this may be the plan for you.

Your advisor will ensure that your tax return is completed correctly, and if necessary can contact HMRC on your behalf to deal with any PAYE coding issues.

**The Silver Plan – £13 per month**

For those with the simplest of affairs; if HMRC require you to complete a tax return purely because of your salary and benefits level then this will be the plan for you.

We will ensure your tax return will be completed correctly and submitted electronically to HMRC, you will still need to deal with any correspondence you receive.

If you are thinking of electing this benefit please contact our provider British Taxpayers on 01403 271 919 to discuss which option is best for you.

For further information please refer to Talent which includes full details of benefits available under each level of cover.
Group Income Protection

– Core Benefit for all employees in Flex

If you are unable to work due to illness or injury then, subject to acceptance from the insurer, you may receive this benefit. The payment is made up of a percentage of your Reference Salary (less the Single Person’s State Incapacity Benefit).

Capgemini believe that all employees should have this protection and funding is included in your Flex Uplift for this benefit. Your terms and conditions of employment will determine the level of cover you have as a default. In many cases you will be able to either increase or decrease this level of cover. However, you cannot deselect it.
Critical Illness

Critical Illness Insurance provides a tax-free lump sum payable to the person covered (you or your partner) on survival for 14 days following the first diagnosis of a critical illness (or following a six month period of disability in the case of claims for total and permanent disability, paralysis or paraplegia).

You can elect Critical Illness Insurance in units of £25,000 and the maximum benefit you can elect is 150,000 (six units) or 4 x your Reference Salary, whichever is lower.

Please make sure you read the policy document, available on the Flex Choices pages Talent, as pre existing conditions are not covered and this includes currently undiagnosed conditions for which you have symptoms at the time of taking out the cover.

If you have children aged between 6 months and under 18 years, they are covered free. The child benefit is the lower of 25% of your benefit (employee benefit only) or £25,000 per child.

Note that you must have elected cover for yourself in order to elect cover for your partner and you cannot elect more cover for your partner than yourself.

The Facts

- **How often can I change this benefit?**
  Upon joining the company and during Flex Renewal or following a qualifying lifestyle event.

- **Can I cover my partner and children?**
  You can elect in units of £25,000 for your partner, up to a maximum of £100,000 (four units) or 4x your Reference Salary, whichever is lower. You can also elect to take cover for your children, with a single unit of £22,500 of total permanent disability per child.

- **If I leave Capgemini am I still covered?**
  No, cover ceases when you leave the company.

- **Additional Info.**
  You can now elect cover for yourself and your partner up to the age of 70. Please make sure you read the policy document.

- **Costs.**
  Monthly charges are based on your age at next birthday and vary from £0.92 per £25k unit of cover if you are under 25 to £75.32 if you are aged 70. Partner charges vary from £1.25 per £25k unit of cover if your partner is under 25 to £81.87 if your partner is aged 70.
Personal Accident

Personal Accident Insurance provides you with financial protection if you have an accident, whether at home or work, while travelling or playing sport.

You can elect Personal Accident Insurance in units of £50,000. The maximum benefit you can elect is £1,000,000 (20 units) or 10x your Reference Salary, whichever is lower.

Please make sure you read the policy document, available on the Flex Choices pages of HR Talent, for the small print and any exclusions that may apply to you.

The Facts

- **How often can I change this benefit?**
  Only during Flex Renewal or following a qualifying lifestyle event.

- **Can I cover my partner and children?**
  You can elect in units of £50,000 for your partner, up to a maximum of £500,000 (10 units) or 4x your Reference Salary, whichever is lower. Note that you must have elected cover for yourself in order to elect cover for your partner or children and you can’t elect more cover for your partner that yourself.

- **If I leave Capgemini am I still covered?**
  No, cover ceases when you leave the company.

- **Costs.**
  The monthly cost per unit for you and for your partner is £1.18. The monthly cost for the single unit for children is £0.54 per child.

You can also elect to take cover for your children, with a single unit on £22,500 of total permanent disability per child.

Additional Info

You and your partner must be aged under 70 at the start of the plan year to be eligible for cover. Children must be aged 19 or under (or 24 or under if in full time education) to be eligible for cover. If you transferred from EDS (as part of the Aspire deal) or Vertex the number of units you can elect may be subject to different rules.
Death in Service

Life Assurance

– Core Benefit for all employees in Flex

This benefit provides a lump sum which will be paid to your nominated beneficiaries, at the Trustees discretion, if you die whilst you are an employee of Capgemini. You can elect cover of 2, 3 or 4 times your Reference Salary (subject to the Plan/Trust Cap, as applicable).

Capgemini believe that all employees should have this protection and funding is included in your Flex Uplift for this benefit. Your terms and conditions of employment will determine the level of cover you have as a default. In many cases you will be able to decrease this level of cover, however you cannot deselect it.
Dependant’s Pension

This benefit provides a lump sum which will be used to secure an annual income, called an annuity, for your nominated Dependant(s) if you die whilst you are an employee of Capgemini UK. You can elect cover of 1, 2, 3 or 4 times your Reference Salary (subject to the Pension cap). In the case of adult Dependents the annuity will be payable for life, and for Child Dependents to age 18, or 23 in certain circumstances. It is important that you complete a Dependant Nomination Form to indicate who you would like to receive this benefit in the event of your death. Nomination forms are available on Compendia or from the Capgemini Pension Helpline.

The Facts

- How much will the annual income be?
  The amount of annual income provided by the annuity is calculated by the annuity provider based on a number of factors, including the level of lump sum cover you elected at your time of death, the age of the Dependant(s), and annuity rates at the time the annuity is bought.

- How often can I change this benefit?
  Upon joining the Company and during Flex Renewal or following a qualifying lifestyle event.

- When is this benefit effective?
  You will be covered from the 1st of the month after you elect the benefit, either at Flex Renewal or following a qualifying lifestyle event.

- If I leave Capgemini UK am I still covered?
  No, cover for this benefit ceases upon leaving Capgemini UK.

- Is there anything else I need to do?
  If you select this benefit you should complete a Dependant Nomination Form, which will guide the Trustees in the payment of this benefit. It is important to keep this form up to date if your circumstances change, for example if you get married.
Giving via Payroll

Charitable Giving

Make donations to your favourite charities the easy way – via payroll. Simply fill out the online Pledge Form with the names of the charities and how much you want to donate to each one per month and email it to the HR helpdesk.

The only restriction is that the charity must be UK registered. The donations will be deducted from your salary from the following month. And because the deductions are Tax free a donation of £5 will only cost you £4 if you are a 20% Tax payer or £3 if you are a 40% Tax payer.

http://talent.capgemini.com/uk/pages/HR/our_services/payroll_tax_admin/payroll_giving/

Naandi Foundation

The Naandi Foundation is a leading anti-poverty charity based in India. Capgemini supports Naandi’s Nanhi Kali initiative to sponsor the education of underprivileged Indian girls (Nanhi Kalis) and promote child rights. You can become a Nanhi Kali guardian by sponsoring a young girl’s education. You can do this by completing the online sponsorship form. The donations to Naandi are currently not tax free and are taken from net pay.

http://talent.capgemini.com/uk/pages/HR/our_services/payroll_tax_admin/nanhikali/

Non Payroll Giving

MicroWorld PlaNet Finance

MicroWorld is an internet platform developed by PlaNet Finance that allows you to finance the projects of micro-entrepreneurs around the world by making online loans.

Capgemini has been a member of the Planet Finance Board of Directors since 2010 and is a founding partner of the PlaNet Finance Foundation.

By registering on the platform, you can empower people who lack the opportunity to work their way out of poverty by funding micro-businesses around the world and follow their progress on-line.

100% of the money lent goes to the micro-entrepreneur and at maturity the loan is repaid. You can take your money back or choose to reinvest it.

By lending rather than donating, you are supporting local economic development in developing countries.

http://capgemini.microworld.org/en
Employee Assistance Programme

Our EAP – ‘Be Supported’

An EAP service provides access to a wide range of information and tools which are designed to support employees and their immediate families (who live within the same household). Our improved EAP (Be Supported) offers a variety of new tools and support methods, which include:

• One phone number, whatever the query, available 24 hours a day, 7 days a week - 0800 068 6050
• Online access to a variety of guidance and information, ranging from money saving tips through to becoming a parent for the first time – www.axabesupported.co.uk
• USER: capg PASSWORD: EAPcg83
• Telephone, face to face or online counselling

Being healthy has never been so easy

‘Be Healthy’ is online, healthy living tool which actively adapts to give you personalised guidance on making healthier choices. Through ‘Be Healthy’ you will be able to discover your health age and then use a range of tools to help you reduce it. You can keep track of your daily activities, plan your ideal week and review your progress in your dashboard.

What’s more, the ‘Be Healthy’ app is available to download on the iPhone, making it really easy to update your progress on the move.
Season Ticket Loan

The Company offers an interest-free loan that enables you to buy a season ticket for travel purposes e.g. Rail/Bus to and from your base location. You are eligible as soon as you join the Company and the loan is paid back from your salary over 12 months. You can apply for a season ticket loan using the form on the HR Pages of Talent.

The Company has reviewed the process for payment of Season Tickets to make it simpler and easier for employees to purchase their annual tickets. All payments will now be made directly into your bank account. Further checks will be carried out to check the validity of your request. In order to prevent any delay in issue, we recommend that you submit your Season Ticket Loan application approximately 2 weeks before you require your Season Ticket to commence.

For further information please contact the HR Helpdesk.

Health and Wellbeing

Our Health and Wellbeing Portal is the one stop shop for access to everything Health and Wellbeing related in Capgemini. This site includes information on:

- Health benefits available to you and your family as a Capgemini employee
- Employee Assistance Programme (EAP) and how this free benefit can help you and your family
- Corporate Gym membership discounts available across the UK
- Occupational Health Services
- Flu inoculation
- Manager Health and Wellbeing portal – providing access to a range of support tools

We are delighted to have been awarded the Simplyhealth Healthy Workplace Award for our commitment to the health and wellbeing of our employees.

Further details on the award can be found on the Capgemini Blog.
Eye Care Vouchers

Opticians recommend an eye test every two years. Eye tests can not only pick up changing vision but also early signs of some diseases. It's also important to have your eyes checked regularly if you drive a vehicle.

If you are a VDU user you may be entitled to a free eye test every two years. To claim your free eye test you need to access the Health and Wellbeing portal and login to the online facility. Once you have completed the necessary fields an eye test voucher will be sent to your home address.
Employee Discounts & My Spree

If you are looking to save money as and when you need to, rather than setting up a regular deduction through Flex there are two options available to you as a Capgemini employee.

**Employee Discounts – Capgemini Deals**

Capgemini Deals provides Capgemini employees with access to a number of discount options. Which include:

- Exclusive offers across online retailers
- A wide range of reloadable gift cards, e-gift cards and vouchers for high street stores which can be elected at any time during the month

Offers are available by phone, in-store, on your smartphone and on-line.

To access Capgemini Deals visit: www.edenred.uk.com

All you need is your work email address (@capgemini.com/@hmrcaspire.com) and your employee number to log in. Once in the site you are able to change your login and password if you wish.

Last year UK employees spent over £500,000 through Capgemini Deals and saved over £35,000 in total!

New retailers are being added constantly, as well as new ways of saving. So before you buy a TV or book a holiday make sure you access Capgemini Deals to see if you can save some money first!

**My Spree**

My Spree is a prepaid Mastercard which can be spent anywhere you see the Mastercard logo. You top up the card using funds from your debit card at any time and when you spend at any of the retailers listed you will get up to 5% cashback (depending on the retailer) added to your balance the next time that you top up your card.

Capgemini employees currently have access to a discounted annual cost of £4.99 (£9.99 normally) and you can also order an additional card for a nominated person at the same discounted price (as long as they live in the same household as you.)

To register for MySpree, just access: www.myspreecard.com/register using your capgemini.com/hmrcaspire.com email address and quote the following discount code: **CAP1311** when prompted to do so. The first time you access, you will need to pay for the annual fee (£4.99) plus an initial top up of £20, just to get you started! The card will then be sent to your home address within 2 weeks.

Before you sign up to the card please ensure that you review the FAQs on the MySpree Talent pages and the terms and conditions associated with the card, which you will be asked to accept before you complete your order.

What our employees think

“I purchased Virgin Vouchers using Capgemini Deals and saved £250 on the cost of my holiday – it was so easy to do!”

“The postal service from Capgemini Deals is astonishingly quick, normally within 2 days”.

“I used the brand new e-gift card option and saved money instantly in Currys PC World”
Provider Contacts

Have a look at the Flex Choices Talent Pages for full details of the benefits you are interested in. Always make sure you read any policy documents before making your choices.

If you’ve still got questions, for general queries call HR Service Delivery and for specific queries call or email the providers where shown below:

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Provider</th>
<th>Contact details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Childcare Vouchers</td>
<td>Edenred</td>
<td>Call: 0843 453 4411</td>
</tr>
<tr>
<td>Company Cars</td>
<td>Leasedrive</td>
<td>Email: <a href="mailto:capgemini@leasedrive.com">capgemini@leasedrive.com</a> or Tel: 01344 466523</td>
</tr>
<tr>
<td>Critical Illness Insurance</td>
<td>Friends Life</td>
<td>Call: 0845 607 0035</td>
</tr>
<tr>
<td>Dental</td>
<td>Denplan</td>
<td>Email: <a href="mailto:corporate@denplan.co.uk">corporate@denplan.co.uk</a> or Tel: 0800 838 951</td>
</tr>
<tr>
<td>Healthcare Cash Plan</td>
<td>Westfield Health</td>
<td>Tel: 0114 250 2000</td>
</tr>
<tr>
<td>Health Screening</td>
<td>BUPA</td>
<td>Tel: 0845 604 0612</td>
</tr>
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<td>Medical Plan</td>
<td>Simplyhealth</td>
<td>Tel: 0800 854 901</td>
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<tr>
<td>Pension</td>
<td>Xafinity Consulting</td>
<td>Email: <a href="mailto:capgemini.pensions@xafinityconsulting.com">capgemini.pensions@xafinityconsulting.com</a> or Tel: 0870 241 4502</td>
</tr>
<tr>
<td>Personal Accident Insurance</td>
<td>Crispin Speers</td>
<td>Email: <a href="mailto:flex@cspinsurance.com">flex@cspinsurance.com</a> or Tel: 0207 977 5700</td>
</tr>
<tr>
<td>Tax Return Assistance</td>
<td>British Taxpayers</td>
<td>Email: <a href="mailto:mail@british-taxpayers.co.uk">mail@british-taxpayers.co.uk</a> or Tel: 01403 271 919</td>
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<tr>
<td>Travel Insurance</td>
<td>Crispin Speers</td>
<td>Email: <a href="mailto:general@cspinsurance.com">general@cspinsurance.com</a> or Tel: 0207 977 5700</td>
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<td>Ride2work</td>
<td>Evans Cycles</td>
<td>Email: <a href="mailto:ride2work@evancycles.com">ride2work@evancycles.com</a> or Tel: 01293 572 325</td>
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<td>HR Helpdesk</td>
<td>-</td>
<td>Email: <a href="mailto:hrservicedelivery.helpdesk.uk@capgemini.com">hrservicedelivery.helpdesk.uk@capgemini.com</a></td>
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</table>
With almost 145,000 people in over 40 countries, Capgemini is one of the world’s foremost providers of consulting, technology and outsourcing services. The Group reported 2014 global revenues of EUR 10.573 billion.

Together with its clients, Capgemini creates and delivers business and technology solutions that fit their needs and drive the results they want. A deeply multicultural organisation, Capgemini has developed its own way of working, the Collaborative Business Experience™, and draws on Rightshore®, its worldwide delivery model.

Learn more about us at www.uk.capgemini.com

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