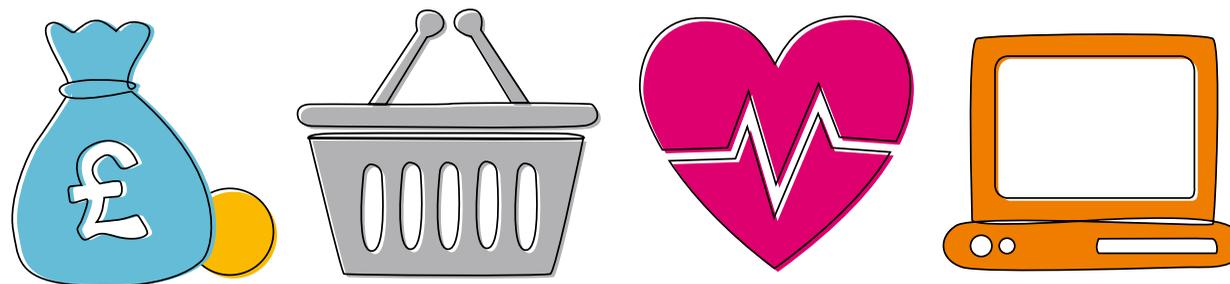


2018/19

# LSH REWARD



# WELCOME TO LSH REWARD

Here you will find everything you need to know about your reward and benefits. You can enjoy:

## 1. Flexible Benefits

A selection of benefits set up for you to choose from each year, with the cost managed by you.

## 2. Total Reward Statements

A personalised, online statement showing you the value of all the rewards and benefits you receive as a Lambert Smith Hampton employee.

## DID YOU KNOW?

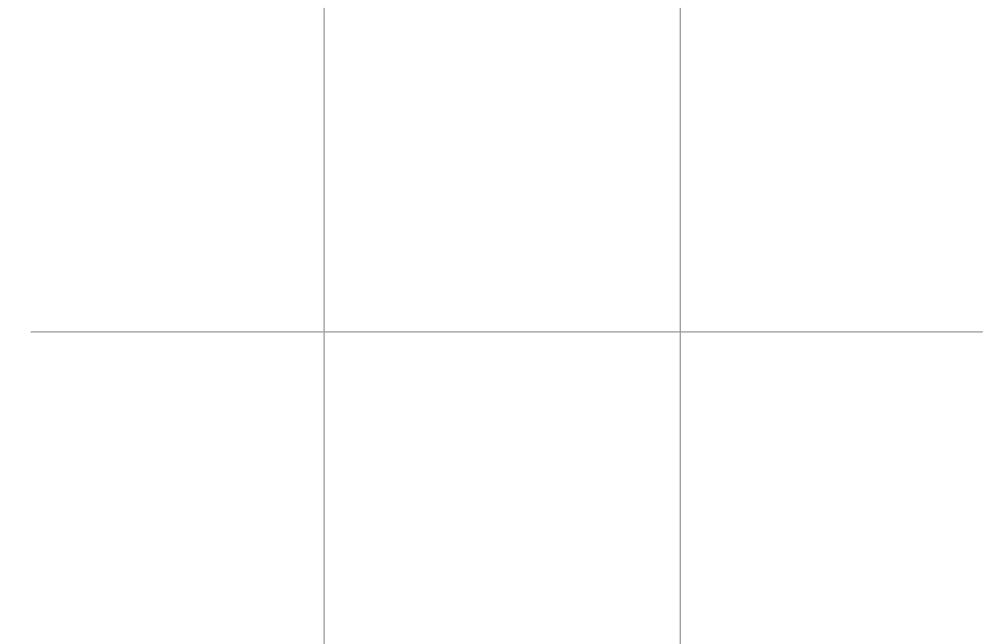
998 employees logged in to LSH Reward during annual enrolment in 2017. Log in today to see what's new for 2018.

Read on to find out more about the options available to you.



# CONTENTS

START MAKING YOUR SELECTIONS



[WWW.LSHREWARD.CO.UK](http://WWW.LSHREWARD.CO.UK)

# WHAT ARE FLEXIBLE BENEFITS?

**Flexible Benefits are a range of products and services that are set up for you to choose from.**

From the Healthcare Cash Plan and Private Medical Insurance to Experience Days and Retail Vouchers, LSH Reward gives you the opportunity to enjoy a range of benefits, savings and tax efficiencies - all through our mobile-friendly site.

**But don't take our word for it.**

Just ask one of your 1,200 colleagues who are already making the most of LSH Reward. They'll soon tell you how the benefits have improved their free time, and how quickly the savings stack up.

## DID YOU KNOW?

You're able to claim back your every day healthcare costs through LSH's Healthcare Cash Plan benefit.

Better still, if you want to add a partner to your cover, you can do so from just £7.52 per month.

## FIGHTING FIT

One in every seven people in the UK are members of a gym.

With the Gym Membership benefit, you can join them or make savings on your existing gym membership with discounts of up to 40%. Find out more on page 16.



# WHAT DO I NEED TO DO?

We encourage you to log on to LSH Reward during the annual benefit window to review your current selections, choose new benefits or renew options which might be expiring soon, such as your Gym Membership or Restaurant Card benefit.

If you decide not to log on and update your benefits, the selections you made during the 2017 annual benefit window will automatically continue apart from Cycle to Work, Experience Days, Gym Membership, Holiday Buy, Travel Account, Season Ticket Loan and the Restaurant Discount Card. To enjoy these benefits again, you will need to sign in and re-submit them.

## IF THINGS CHANGE

Our benefits are designed to complement your lifestyle. So if your personal circumstances change, you may be able to update your benefit choices too. We call this a 'Life Event' and you can register one of these on the LSH Reward site. The changes you can make are limited by HMRC guidelines and provider restrictions so will vary depending on your situation.

# NEW TO THE TEAM?

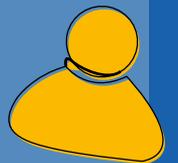
Shortly after you join Lambert Smith Hampton, you will receive an email inviting you to take part in the scheme.

This will provide information on how to access the site and details of your benefit selection window. Not all the benefits will be available at this time due to HMRC and provider restrictions.

**You will however be able to choose from benefits including:**

- Childcare Vouchers
- Cycle to Work
- Private Healthcare
- Technology
- Restaurant Discount Card
- Plus much more.

All other benefits will become available to you during the 2019 annual benefit window.



# HOW DO I MAKE SAVINGS THROUGH TAX EFFICIENCIES?

Selecting benefits through the scheme means you can spread costs over 12 months and enjoy the discounted rates we have negotiated for you.

Where possible, the benefits have also been offered through Salary Sacrifice, enabling you to make tax and/or National Insurance savings.

This means that rather than taking money from your net pay (i.e. your take home pay) the money is deducted from your gross pay through monthly payroll.

Please be aware that from April 2018 the way we report on your taxable healthcare benefits has changed and rather than reporting these benefits on your P11D, you will now pay tax on any company funded healthcare cover you receive through Payroll.

## HOW DOES IT WORK?

Let's say you purchase a bike through Cycle to Work that is worth £1,000.

Assuming you are a lower rate tax payer, then you usually pay:

- 20% tax
- 12% National Insurance

As the cost of this benefit is taken from your gross pay, rather than net, you will save:

- £200 tax\*
- £120 National Insurance

This means that for a £1,000 bike (after the 6% discount offered) your take home pay is only reduced by £53 per month. That's just £639 in total.\*\*



# THE BENEFITS

Enjoy benefits to look after you and your family in key areas of your life.

Log on to LSH Reward from your mobile to:



**BROWSE  
THE BENEFITS  
ON OFFER**



**CHOOSE THE  
LEVEL OF COVER  
RIGHT FOR YOU**



**SUBMIT YOUR  
SELECTIONS  
FOR THE YEAR AHEAD**

**IT'S THAT SIMPLE.**

# HEALTH & WELLBEING

Benefits to keep you and your family in tip-top condition.

## DID YOU KNOW?

In 2017, the number of people waiting for routine surgery hit its highest level in a decade. LSH's Private Healthcare benefit gives you access to high-quality medical care, when you need it most.



# HEALTHCARE CASH PLAN

Take better care of you and your family.

**RECEIVE**   
**REIMBURSEMENT**  
FOR PRESCRIPTION GLASSES,  
**DENTAL CHECK-UPS**  
**AND MORE** 

RECEIVE   
**COMPANY-FUNDED**  
**EMPLOYEE COVER**

IF YOU WOULD LIKE TO UPGRADE TO  
**PARTNER COVER**  
YOU CAN DO SO FROM  
**FROM JUST £7.52 PER MONTH**

**CHILDREN**   
**UNDER 18**  
**ARE COVERED FREE**

**PROVIDER:** WESTFIELD HEALTH **SAVE:** NI (ON ADDITIONAL COVER)  
TAXED THROUGH PAYROLL

# PRIVATE HEALTHCARE

Get fast and effective medical treatment when it matters.

**CLAIM FUNDING  
FOR TREATMENTS  
IMMEDIATELY**



**ADD A PARTNER  
AND/OR CHILDREN**



**ACCESS  
HIGH QUALITY  
MEDICAL CARE**  
AND FAST-TRACK APPOINTMENTS 

**RECEIVE  
COMPANY-FUNDED  
EMPLOYEE COVER  
AS SOON AS YOU JOIN** 

**PROVIDER:** AXA PPP

**SAVE:** NI (ON ADDITIONAL COVER)  
TAXED THROUGH PAYROLL

# LEISURE & LIFESTYLE

Benefits to help you have fun and save money outside of work.

## DID YOU KNOW?

A 30-minute bike ride can burn up to 350 calories. With Cycle to Work, you can now watch the pounds in more ways than one, by saving tax and National Insurance at the same time.



# RAILCARDS **NEW**

FOR 2018

Access big savings on rail travel with a railcard.

**SELECT 1 OF 7**  
RAILCARDS AND USE FOR  
**BIG DISCOUNTS**  
ON TRAVEL WHEN  
BUYING YOUR TICKETS

CHOOSE BETWEEN A  
**1-YEAR OR**  
**3-YEAR RAILCARD**



A RAILCARD CAN SAVE YOU  
**UP TO 60% OFF**  
CHILDREN'S TRAIN TICKETS

THESE RAILCARDS WILL  
SAVE YOU UP TO  
**1/3 OFF**  
YOUR JOURNEY



**LSH WILL REIMBURSE**  
**THE COST OF**  
SELECTED RAILCARDS\*

**PROVIDER:** NATIONAL RAIL

**AVAILABLE:** ANYTIME

# EXPERIENCE DAYS **IMPROVED FOR 2018**

Try something new and exciting.

**NOW MORE THAN**  
**2,000**  
EXPERIENCES ON OFFER

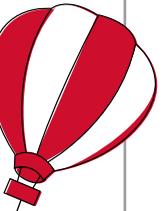
RECEIVE 21%  
**DISCOUNT**  
TAKE A SUPERCAR  
FOR A SPIN

ENJOY A RANGE OF  
FAMILY FRIENDLY  
**DAYS OUT**  
ACROSS THE UK

**PROVIDER:** VIRGIN EXPERIENCE **AVAILABLE:** ANYTIME **SAVE:** NI



TREAT YOURSELF OR A FRIEND



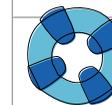
# CHARITY DONATIONS **IMPROVED FOR 2018**

Make tax-efficient donations to  
your favourite charities.

NEW LOWER MINIMUM  
**DONATION**  
**OF £4**



**CHANGE OR AMEND**  
YOUR DONATIONS AT ANYTIME



SET UP MONTHLY PAYMENTS TO  
THE CHARITIES OF YOUR CHOICE

**PROVIDER:** CAF

**AVAILABLE:** ANYTIME

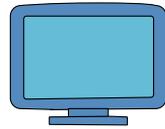
**SAVE:** TAX

# TECHNOLOGY



Spread the cost of new technology over 24 months.

PURCHASE  
**TABLETS,**  
LAPTOPS AND TVs  
WORTH  
UP TO  
**£2,000**



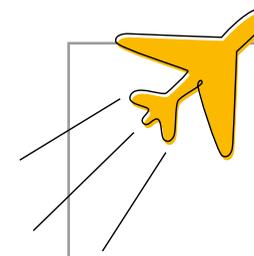
ENJOY GADGETS  
**FROM APPLE,**  
SAMSUNG, SONOS  
AND MORE



SPREAD THE COST  
**OVER 24 MONTHS**

BENEFIT FROM A  
**FREE 24-MONTH  
WARRANTY**

**PROVIDER:** CLARKWOOD ENTERPRISE **AVAILABLE:** ANYTIME **SAVE:** NI



# TRAVEL ACCOUNT

Spread the cost of a holiday voucher over 12 months.

ENJOY A BEACH BREAK,  
**ADVENTURE TOUR,**  
CITY ESCAPE AND MORE

**PURCHASE A**  
VOUCHER WORTH  
**UP TO £1,000**

**PUT YOUR VOUCHER**  
TOWARDS ONE OR  
**MULTIPLE HOLIDAYS**

**PROVIDER:** STA TRAVEL

**AVAILABLE:** ANYTIME

# RETAIL VOUCHERS



Make big savings at more than 50 well-known retailers and brands.

PURCHASE DISCOUNTED  
**VOUCHERS AND**  
RELOADABLE CARDS

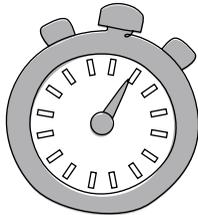
**TRANSFER**  
MONEY INTO YOUR  
**ONLINE ACCOUNT**

**SAVE AT CURRYS,**  
THOMAS COOK,  
SAINSBURY'S AND MORE

**PROVIDER:** VOUCHER SHOP

**AVAILABLE:** ANYTIME

# GYM MEMBERSHIP



Keep fit and healthy with a discounted Gym Membership.

CHOOSE FROM  
**BUDGET GYMS,  
HEALTH CLUBS**  
AND YOGA  
STUDIOS

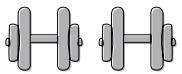


TRANSFER YOUR  
CURRENT MEMBERSHIP  
TO OUR CHEAPER RATE

SELECT  
MEMBERSHIP FOR  
**A PARTNER\***



MAKE SAVINGS  
**OF UP TO  
40%**



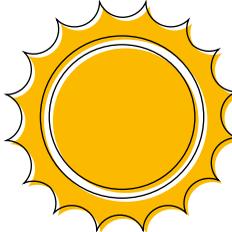
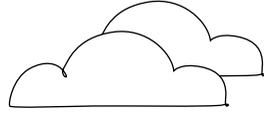
**PROVIDER:** INCORPORE

**AVAILABLE:** ANYTIME

**SAVE:** NI

Please note, you must submit this benefit by the 15th of the month for it to be effective from the 1st of the following month.

# HOLIDAY BUY



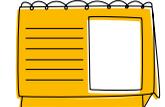
Enjoy a little extra time off this year.

BUY UP TO  
**FIVE**



**ADDITIONAL  
DAYS HOLIDAY\***

SPREAD THE COST  
**OVER 12  
MONTHS**



SPEND AN EXTRA  
**WEEK IN THE SUN**

GET MORE TIME  
WITH YOUR  
**FAMILY AND  
FRIENDS**

**PROVIDER:** LAMBERT SMITH HAMPTON

**SAVE:** TAX & NI

# CHILDCARE VOUCHERS

Make significant savings on the cost of childcare.

SAVE UP TO   
**£933/YEAR**  
AS A BASIC RATE  
**TAX PAYER**

TRANSFER VOUCHERS  
TO YOUR REGISTERED  
CHILDCARE PROVIDER

**ACCUMULATE**  
VOUCHERS IN YOUR  
**ONLINE ACCOUNT**

  
**Please note:** The Government has extended the deadline to sign up for Childcare Vouchers to ease the transition over to the new Tax-Free Childcare (TFC) system. However, if you have already enrolled into the new TFC system, you can NOT register for Childcare Vouchers. For the latest information and what you're entitled to please visit LSH Reward.

**PROVIDER:** CARE4    **AVAILABLE:** ANYTIME    **SAVE:** TAX & NI

## RESTAURANT DISCOUNT CARD

Make eating out more affordable.

**GET 2-FOR-1**  
MEALS OR  
**25% OFF**  
YOUR TOTAL BILL  
(INCLUDING DRINKS)



**SAVE AT MORE THAN**  
10,000 RESTAURANTS NATIONWIDE

**FIND DEALS ON-THE-GO**  
WITH THE SMARTPHONE APP 

**PROVIDER:** GOURMET SOCIETY & TASTECARD    **AVAILABLE:** ANYTIME    **SAVE:** NI

## CYCLE TO WORK

Upgrade your bike and cycle to work in style.

ENJOY UP TO  
**£60**  
OF FREE ACCESSORIES 

**CHOOSE A BIKE**  
& **EQUIPMENT**  
UP TO £1,000

**RECEIVE A**  
**6% DISCOUNT**

SPREAD THE  
COST OVER A  
**12**   
**MONTH**  
HIRE AGREEMENT

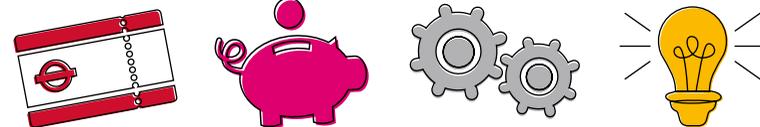
**PROVIDER:** EVANS CYCLES    **AVAILABLE:** ANYTIME    **SAVE:** TAX AND NI

# FINANCIAL & PROTECTION

Benefits to provide you with  
financial peace of mind.

## DID YOU KNOW?

The average UK employee will spend more than £135,000 on commuting in their lifetime. An annual season ticket, valid for 52 weeks, costs the same as 40 weekly tickets. A Season Ticket Loan allows you to spread the cost of your annual rail fare over 10 or 12 months, interest free.



## SEASON TICKET LOAN

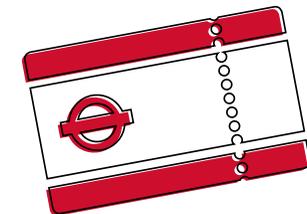


TAKE THE PAIN OUT OF COMMUTING COSTS.

PARTNERED WITH  
**OVER 22**  
TRAIN COMPANIES

PAY THE COST BACK  
**OVER 10 OR  
12 MONTHS**  
INTEREST FREE

REQUEST TO CHANGE  
**YOUR TICKET**  
IF YOU MOVE HOUSE



**PROVIDER:** ABELLIO

**AVAILABLE:** ANYTIME (AFTER PROBATION)

# PENSION **FIND OUT MORE ON THE LSH REWARD SITE**

Contribute to your pension for a more comfortable retirement.

**SAVE TOWARDS  
YOUR FUTURE**

**ENJOY ADDITIONAL  
COMPANY CONTRIBUTIONS**

# ACCIDENT INSURANCE

Receive a tax-free lump sum should you be seriously injured.

**GET COMPANY-FUNDED  
COVER UP TO 4X  
YOUR NOTIONAL SALARY**

HELP EASE ANY LIFESTYLE  
**ADJUSTMENTS  
REQUIRED**



**PROVIDER:** ACE EUROPEAN GROUP

# LIFE ASSURANCE

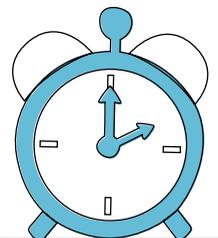
Financial protection for your family should you pass away.

**RECEIVE**   
COMPANY-FUNDED COVER

**BENEFICIARIES  
GET A TAX-FREE  
LUMP SUM**

**COMPLETE AN  
EXPRESSION  
OF WISH FORM  
TO NOMINATE YOUR  
BENEFICIARIES**

**PROVIDER:** AVIVA



# MAKING YOUR SELECTIONS

LSH Reward is available on any internet-ready device. Grab your phone, tablet or laptop and select and submit your benefits wherever you are.

## Don't forget

You can change your benefits as many times as you like during the enrolment period. Your last submission before enrolment closes is the one that will take effect. Once you have selected your benefits and added them to your basket, you must submit your basket. If you do not click submit, your benefit selections will not be registered.

## TO CHOOSE YOUR BENEFITS:

- 1 Visit [www.lshreward.co.uk](http://www.lshreward.co.uk)
- 2 Enter your **Employee ID** and your **password**
- 3 Click the '**Flexible Benefits**' icon
- 4 Review the **options available**
- 5 **Add your benefits** to your basket
- 6 **Submit your basket** before the deadline



[www.lshreward.co.uk](http://www.lshreward.co.uk)

# TOTAL REWARD STATEMENT

You know your salary, but do you know what your benefits are worth, how much you make in bonuses, and what allowances you receive? Well – we can help with that.

You have access to an online, personalised reward statement, which provides you with a breakdown of all the benefits you receive, as well as their value.

It's available all year round, giving you easy access to all the up-to-date information you need, like salary, bonus, pension and more.



**YOUR REWARD  
MAY BE WORTH MORE  
THAN YOU THINK**

VISIT  
[WWW.LSHREWARD.CO.UK](http://WWW.LSHREWARD.CO.UK)  
TO EXPLORE YOUR  
TOTAL REWARD STATEMENT.



## **WE HOPE YOU ENJOY ALL THAT LSH REWARD HAS TO OFFER.**

**If you need any help, contact the helpdesk on 023 8083 1795, Monday to Friday (excluding bank holidays), from 8.30am–5.30pm. You can also submit an online query through the LSH Reward website.**

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Whilst every effort is made to maintain the accuracy of this brochure, it is only intended to act as a guide to the scheme. In the event that there is inconsistency between the brochure and the provider's terms and conditions, the provider's terms and conditions will prevail. This guide is not contractual.

Once accepted into the scheme you will be subject to the rules of the scheme and the provider's conditions and requirements for provision of each benefit. No information in this brochure should be taken as a personal recommendation or advice on the part of Lambert Smith Hampton or any of its suppliers or partners.