



# Employee Benefits

My **Benefits**



**KEEPING  
BRITAIN TRADING**

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# Physical wellbeing





# Private Medical Insurance



## What is Private Medical Insurance?

Private Medical Insurance (PMI) is an insurance policy designed to meet some of the costs of private medical treatment. Our scheme is run by Bupa.

All eligible employees can choose to cover themselves and their families under the open referral scheme. A £100 excess per year per dependant named on the policy applies.

## How much does PMI cost me?

The cost of PMI membership is met by ABP. However, it is a taxable benefit so you would be taxed monthly via your payslip at your marginal rate of tax on whatever cover level you select. Please see the table for details.

Cover level	Annual membership fee paid by ABP	Monthly cost to a basic-rate taxpayer
Single	£551.39	£9.19
Single (over 65)	£1,323.32	£22.06
Couple	£1,102.77	£18.38
Couple (over 65)	£2,646.65	£44.11
One parent	£827.08	£13.78
One parent (over 65)	£2,646.65	£44.11
Family	£1,378.46	£22.97
Family (over 65)	£2,646.65	£44.11

*These figures are based on the rates for scheme year 2023/2024. For up-to-date figures, please visit the Private Medical Insurance page on iPort.*



## Private Medical Insurance (continued)

### How do I join?

The scheme runs from 1<sup>st</sup> April to 31<sup>st</sup> March. You can join the scheme within three months of joining ABP or at the annual scheme renewal on 1<sup>st</sup> April each year.

To join, simply complete a PMI Application Form and return it to HR Services. The application form is included in the ABP Employee Benefits Pack you received when you started working at ABP or you can find it on iPort: Human Resources > My Reward and Benefits > Benefits > Private Medical Insurance.

# Private Medical Insurance (continued)

## Additional services available to Bupa members

As a scheme member you and your dependants will also have access to the following free services:

**Direct Access Services:** Bupa provides direct access triage services if you need to speak to them regarding signs of cancer, mental wellbeing or muscle, bone and joint conditions.

This service provides access to trained experts with the ability to refer you to a specialist immediately, if needed, without waiting for a GP appointment.

**Babylon Online GP Service:** The Babylon app will give you unlimited access to Babylon Digital GP. Services available include:

- GP service 24/7 – You can talk to a GP online at any time directly from your mobile.
- Prescription Delivery – GPs can send prescriptions straight to the pharmacy for collection or have them delivered to your door.
- Referrals – GPs can issue open referrals which can be used in conjunction with Bupa and some NHS pathways.
- Symptom checker – Babylon can analyse millions of symptoms to give you the most relevant health information.



# Private Medical Insurance (continued)

**Bupa Anytime HealthLine:** The Bupa Anytime HealthLine offers practical health and wellbeing advice. Whether it's your child being sick in the night, you are looking to lose weight or quit smoking or you just need to know the correct travel vaccinations, you can contact the HealthLine to speak to a qualified medical professional. They'll advise you on next steps, give practical advice and help to put your mind at ease.

**Family Mental HealthLine:** The Family Mental HealthLine is available if you are worried about the mental health of a child or young person, whether or not the child is covered on your policy. You will have access to trained advisors who will listen and give clear advice on what to do next.

**Menopause Plan:** The menopause plan is available if you need to speak to an expert regarding symptoms of the menopause and how to manage them. If you need support, it includes:

- 45 minutes with a menopause-trained doctor to discuss your symptoms, concerns, and next steps.
- A personalised action plan designed around your specific needs.
- If needed, a private prescription or an onward referral to a consultant, counsellor, or physiotherapist.
- A follow up appointment to see how you're getting on.

*NB: The £100 excess per dependant per year does not apply to this service.*



## How do I access these additional services?

After joining the scheme visit iPort: Human Resources > My Reward and Benefits > Benefits > Private Medical Insurance, for more information.

# Dental Plan

## What is a Dental Plan?

A Dental Plan is an insurance policy that can be a cost-effective way of managing your dental care needs. Our scheme is run by Bupa.

The plan will give you cash-back towards your routine and restorative dental treatment, whether NHS or private. You'll also be covered for emergency treatment, dental injuries, orthodontic treatment, and oral cancer.

## How much will the Dental Plan cost me?

If you join the plan, ABP will automatically pay for Level 2 on a Single basis. This level of cover is classed as a taxable benefit and you will be taxed monthly via your payslip. To gain access, you will have to 'opt in' to the plan.

You also have the option to flex up your cover type to Couples, Single parent or Family and from Level 2 to 5 by paying the difference direct from your monthly net pay. Single parent cover includes you and any eligible dependent children up to the age of 24. Family cover includes you, your partner, and any eligible dependent children up to the age of 24. There is no limit to the number of eligible dependants. Parents, siblings, and other family members are not eligible to be covered under the plan. Tax is not payable on any additional contributions paid by you.





## Dental Plan (continued)

The table below shows the difference you will pay to flex up. For example, if you decide to flex up to family membership on level 5, the actual cost to come out of your monthly salary each month would be £134.98 plus tax on £11.38 (the amount paid by ABP).

Cover type/level	Single	Couples	Single parent	Family
Level 2	Paid by ABP	£11.38	£11.38	£22.76
Level 3	£12.14	£35.66	£35.66	£59.18
Level 4	£32.98	£77.35	£77.35	£121.71
Level 5	£37.41	£86.19	£86.19	£134.98

*These figures are based on the rates for scheme year 2023/2024. For up-to-date figures, please visit the Dental Plan page on iPort.*

### How do I join?

The plan runs from 1<sup>st</sup> April to 31<sup>st</sup> March. All eligible employees can join the plan within three months of joining ABP or at the annual renewal on 1<sup>st</sup> April. To join, simply complete the Dental Plan Application/Amendment Form and return it to HR Services.

The Dental Plan Application/Amendment Form as well as further information on the scheme is available on iPort: Human Resources > My Reward and Benefits > Benefits > Dental Plan.

## What is Cycle2Work?

Cycle2Work enables you to purchase a bicycle and safety accessories for your journey to work. Our scheme is run by Halfords.

You can borrow up to £2,000 and spread the repayment cost over 12 months and save money.

## How does the scheme work?

Once your application has been approved, you can choose a bicycle and safety accessories, up to the value of £2,000, from Halfords, Cycle Republic, tredz.co.uk or any one of the participating 800 independent bicycle shops around the UK.

Halfords will purchase your chosen bicycle and loan it to you, while recovering the cost from your pay over a 12-month period.

At the end of the 12-month period, Halfords will contact you to discuss your options. This will include the opportunity to extend the hire of the bicycle at no additional cost until HMRC deems the value to be negligible. This is typically four or five years. Once this agreement has finished, you will become the full owner. If you choose to use the extended hire option, it does not prevent you from entering a new Cycle2Work agreement.

## How does Cycle2Work save you money?

This is a 'salary sacrifice' scheme, which means the 12 monthly repayments will be taken from your gross pay. As the sacrifice is made from your gross pay you do not pay tax or National Insurance on this amount.

# Cycle2Work (continued)

## Who can apply?

Any employee who is Permanent or has at least 12 months remaining of a Fixed-Term Contract is eligible for Cycle2Work.

The maximum level of salary sacrifice is £2,000, however there is a £100 limit for those still within their probationary period. In addition, a limit may apply if your pay after salary sacrifice falls below the National Minimum Wage.

## Want to learn more?

If you would like to find out more, or apply for the scheme, please visit: **[www.cycle2work.info](http://www.cycle2work.info)**

You will need to quote our employer code **ABPC2W**.

You can also call Halfords on **0345 504 6444**.



# Stop Smoking Assistance

## **What is Stop Smoking Assistance?**

ABP has a Stop Smoking Policy which aims to help you give up smoking by contributing up to £150 towards recognised therapies.

## **What types of therapy are covered?**

The types of therapy included are:

- Nicotine replacement therapy (i.e., patches, e-cigarettes, gum, inhalator, nasal spray, microtab and lozenges)
- Hypnotherapy
- Acupuncture.

## **How do I claim?**

Any Permanent employees who wish to apply should complete a Stop Smoking Assistance Form and return it to HR Services along with an itemised receipt.

The form can be found on iPort:

Human Resources > My Reward and Benefits > Benefits > Stop Smoking Assistance.

## **Extra help to help you succeed**

You can also contact ABP's Employee Assistance Programme (see page 14), run by Health Assured, who can give advice on the various types of therapies available – and they may also be able to offer some face-to-face counselling.



# Mental wellbeing



# Employee Assistance Programme

The health and wellbeing of our employees is paramount. We are therefore proud to offer you access to an Employee Assistance Programme (EAP), delivered by Health Assured – the UK and Ireland's leading wellbeing provider.

## What is an Employee Assistance Programme?

An EAP is a confidential employee benefit designed to help you and your dependents (living in the same household, aged 16 to 24 and in full-time education), to deal with personal and professional problems that could be affecting your home life or work life, health and general wellbeing.

## What kind of support does the EAP provide?

The programme offers telephone, online and face-to-face counselling services with trained specialists as well as additional support for a variety of personal matters, such as legal information, family issues including childcare and eldercare, tenancy and housing concerns, bereavement, relationship advice and medical information.

You can access a wealth of information and support on the Health Assured online portal or by downloading the 'My Healthy Advantage' app via your app store.



To access the online portal, visit **[www.healthassuredeap.com](http://www.healthassuredeap.com)** and log in using:

Username: **wellbeing**

Password: **PaceTileLily**

To access the 'My Healthy Advantage' app, download the app and follow the registration process using the code **MHA099318**.

*Please note: The 'My Healthy Advantage' app will be replaced by 'Wisdom' from 2024 – the same code will apply.*

The EAP is available to call, 24 hours a day, 365 days a year on: **0800 028 0199**

Calls to this number are free of charge from UK landlines and mobile phones.

All calls are confidential unless it is believed that there is a risk of serious harm to yourself or anyone else.

# Holiday Buy

## What is Holiday Buy?

ABP recognises the importance of a good work-life balance and the role holidays play in this, so we run a Holiday Buy scheme that allows employees to 'purchase' additional holiday days. Applications must be sent to HR Services during the annual window (communicated each year). Any applications submitted after the annual window cannot be accepted.

## How does the scheme work?

ABP allows you to purchase up to five days' additional holiday per calendar year. The cost of this time off can be deducted over a number of months (up to a maximum of nine months), as long as all instalments are paid before the end of December.

## How do I apply?

To apply, complete the Holiday Buy Form and return it to HR Services during the annual window. The form can be found on iPort: Human Resources > My Reward and Benefits > Benefits > Holiday Buy.

## Important note

Please note that this benefit is at the discretion of your manager, therefore please seek their authorisation from the outset.





# Financial wellbeing





# MyPension Plan

## What is MyPension Plan?

My**Pension** Plan is a pension arrangement offered by ABP and its associated group companies. The Plan is part of the Legal & General Mastertrust. Legal & General is one of the UK's largest pension providers.

All employees on a Permanent or Fixed-Term Contract will be automatically enrolled into My**Pension** Plan when they join ABP. You will have a pension pot into which all contributions are paid, and this money will be invested.

The minimum contribution from employees is 3% of basic pay, with ABP paying 5%, under salary sacrifice (SMART) but you can pay in more to help build up a bigger retirement income (see page 19 under 'Can I pay more into my pension plan?').

## What happens when I am enrolled into the Plan?

You will receive a letter confirming your membership from Legal & General once your first contribution has been received. Initially, all contributions will go into a default investment fund – Legal & General's Target Date Fund. A Target Date Fund adjusts the way your savings are invested as you move closer to and then into retirement.

Once you receive your membership confirmation, you can then register to access Legal & General's secure portal, Manage Your Account (MYA), which is available through the My**Pension** Plan website: [www.legalandgeneral.com/abp](http://www.legalandgeneral.com/abp)

## What will I be able to do online?

Once you have registered for MYA, you will be able to:

- Request to transfer other pensions into My**Pension** Plan
- Name your beneficiaries (to help Legal & General with the payment of any benefits on your death) by completing an Expression of Wish online
- Change your investments
- Change your retirement date
- Update your address details
- See how much is in your pension pot and what has been paid in so far.

# MyPension Plan (continued)

## How can I change my investments?

Once you have been enrolled into My**Pension** Plan into the default Target Date Fund, you can choose a different investment fund. You can find out more about your investment options on the My**Pension** Plan website: [www.legalandgeneral.com/abp](http://www.legalandgeneral.com/abp)

## Can I opt out of MyPension Plan?

Legal & General will confirm your membership and provide details on how you can opt out. If you opt out within 30 days of being enrolled, you will receive a refund of your contributions via payroll. You can re-join at any time.

## Apprentices

Apprentices have the option to join either the Cash Balance Section of the Pilots' National Pension Fund (PNPF) or My**Pension** Plan. Details are provided by HR Services at the time employment commences.

## How much does MyPension Plan cost?

If you pay in...	ABP will pay in...	Total
3%	5%	8%
4%	6%	10%
6%	8%	14%
8%	10%	18%

## When can I change my contribution rate?

Once you have been enrolled into My**Pension** Plan at the default rate of 3% (and after your first contributions have been received), you can amend your contribution rate at any time by completing the relevant form, available from HR Services.

# MyPension Plan (continued)

## Can I pay more into my pension plan?

You can pay in more than 8% if you want by signing up to pay 'AVCs' (Additional Voluntary Contributions). Forms are available from HR Services or on iPort: Human Resources > My Reward and Benefits > Benefits > Pensions.

## What is SMART?

This is a tax-efficient way of saving into your pension pot. You agree to give up an amount of salary equal to your pension contributions and your employer pays this money into your pot, as well as their own contributions. This means you pay less National Insurance. Plus, if you earn enough to pay income tax, you won't pay tax on your pension contributions. If you want, you can choose to opt out of SMART.

AVCs are not subject to SMART (salary sacrifice). However, they will be deducted from your pay before your salary is paid to you and before tax is calculated. You will therefore get full income tax relief at your highest marginal rate of tax on any AVCs paid.



# Life Assurance

## What Life Assurance is available to employees?

Any Permanent or Fixed-Term employee who is an active member of My**Pension** Plan is covered for Life Assurance at 6 times basic salary.

Any Permanent or Fixed-Term employee who is an active member of the Cash Balance Section of the Pilots' National Pension Fund is covered for 4 times basic salary under that arrangement.

Any Permanent or Fixed-Term employee who is not an active member of My**Pension** Plan or the Cash Balance Section of the Pilots' National Pension Fund is covered for Life Assurance, but at a reduced level of 3 times basic salary.

Some existing employees may have different Life Assurance terms depending on their other pension provisions.





# ULEV/EV Car Scheme

## What is the ULEV/EV Car Scheme?

ABP's Ultra Low Emission Vehicle (ULEV) and Electric Vehicle (EV) Salary Sacrifice Car Scheme is run by Interactive Fleet Management (IFM) in partnership with Fleet Evolution (FE).

This scheme supports ABP's sustainability strategy and commitment to protect the environment and to support you and your financial wellbeing. It offers eligible employees a cost effective way to lease a ULEV or EV with additional benefits including a road fund licence, insurance, breakdown cover and routine servicing and maintenance.

The FE team are on hand to guide you through the various options, advantages of salary sacrifice and will help you order your vehicle. The IFM team will carry out driving licence checks to support your application and be responsible for finalising your order and managing your vehicle once it has been ordered and for the duration of your lease.

## How does the scheme work?

The scheme allows eligible employees to 'sacrifice' a portion of their salary in exchange for a fully maintained, taxed and insured company vehicle.



# ULEV/EV Car Scheme (continued)

## How does this scheme save you money?

The salary you sacrifice is from your gross pay, saving you tax and National Insurance on the cost of the lease. This scheme is subject to Benefit in Kind (BIK) tax, however, when salary sacrifice is applied to ULEV or EV schemes they can be extremely cost effective. Savings can be significant, and you can benefit hugely from the tax treatment coupled with the attractive discounted rates agreed with suppliers.

## How to apply

Before you apply, please read the Employee Pack to ensure you are eligible to join the scheme and that you agree with the scheme rules.

After reading the pack you can request access to the quotation portal via **[www.fleetevolution.com/abp-request-a-login](http://www.fleetevolution.com/abp-request-a-login)**. If you are unable to access the Employee Pack through iPort, please contact FE, who will be able to assist you with any queries. Once you have access to the quotation portal, you can search for and order the best car for you.

For further information on the scheme and application process, check out our page on iPort: Human Resources > My Reward and Benefits > Benefits > ULEV/EV Car Scheme.

### Key contacts

#### Fleet Evolution:

- Tel: **0300 302 0626**
- Email: **[driverline@fleetevolution.com](mailto:driverline@fleetevolution.com)**

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#### Interactive Fleet Management:

- Tel: **01536 536672**
- Email: **[abp@interactivefleet.co.uk](mailto:abp@interactivefleet.co.uk)**



# ABP Rewards



## What is ABP Rewards?

ABP Rewards is an exclusive discount scheme which enables you and your household to make great savings on purchases at over 1,000 high street retailers, restaurants, supermarkets, theatres, insurance companies, and many more. Our scheme is run by Reward Gateway.

## What types of discounts are available?

The type of discount depends on the retailer but most offers are in the form of either discounted reloadable cards, instant vouchers or cashback.

## How do I join?

To register, visit: [www.abprewards.co.uk](http://www.abprewards.co.uk). You will need your date of birth and National Insurance number.

## How do I access the discounts?

Once registered, you can log in via the website [www.abprewards.co.uk](http://www.abprewards.co.uk) or download the ABP Rewards Smart Spending app, giving you instant access to ABP Rewards when you're on the move.

Just search for Smart Spending in your app store or in the app catalogue installed on your ABP phone.



# Employee Discount Offers

## What offers are available?

You can benefit from significant discounts on cars, phone contracts and ferry crossings. The discounts offered by Hyundai and BMW are also available to family members.

### Hyundai

Visit <https://affinity.hyundai.co.uk> and enter ABP's unique code **B58** to register.  **HYUNDAI**

Once registered, you can view the range of cars and offers available. All vehicles come with an unlimited mileage five-year warranty.

### BMW/MINI

Visit [www.bmwgroupsupplier.co.uk](http://www.bmwgroupsupplier.co.uk) and use the password '**bmwgrp**' to view a selection of offers on models across the MINI, BMW, BMW i and Motorrad range, with the payment flexibility of Select Finance (PCP), Contract Hire (PCH), Outright Purchase or Hire Purchase. There is also the option to part exchange on your current vehicle.



**BMW PARK LANE**

#### For more information or a quote

- Hyundai – please contact the Hyundai Affinity team at [affinity@hyundai-car.co.uk](mailto:affinity@hyundai-car.co.uk)
- BMW – please contact the BMW Group Supplier Programme team on **0370 700 5216**, or email [partner@bmwpartnershipprogramme.co.uk](mailto:partner@bmwpartnershipprogramme.co.uk)



# Employee Discount Offers (continued)

## O2 Open

You are eligible for a 15-25% discount on 24-month airtime plans on a range of phones and tablets through O2 Open.

The plan includes:

- 20% off a second device airtime plan
- 20% off accessories
- O2 Refresh, giving you the option of upgrading your handset before the contract end date without paying off the remaining airtime
- Access to 14,000 free WIFI spots
- O2 Priority, giving you discounts on high-street brands, free coffee and access to gigs.



**For more information or to sign up**

Call the O2 Open Team on **03300 539 202** and quote 'ABP'. Once you have chosen your phone or tablet and the plan that suits you, you will receive the handset through the post.

## Red Funnel

For anyone thinking of making a trip to the Isle of Wight, ABP employees can get 15% off private vehicle travel with Red Funnel vehicle ferries.

Employees should book via **[www.redfunnel.co.uk/ABP-2696108404](http://www.redfunnel.co.uk/ABP-2696108404)** and show their ABP ID badge on arrival at check-in.



**RED FUNNEL**

# Give As You Earn



## What is Give As You Earn?

Give As You Earn (GAYE) is a scheme run by the Charities Aid Foundation (CAF) that enables you to make donations to charity via deductions from your pay.

The minimum donation is £10 per month and any money you donate will be taken from your gross pay (that is, before tax and other deductions).

ABP matches all GAYE donations made by you and pays all administration costs, meaning that 100% of your donation goes to charity.

## How can I make a donation?

You can either donate directly to a registered charity or smaller charitable organisations or deposit your donations into a CAF Charity Account and use this to sponsor people or donate to charity in the future.

## How do I join?

To join, simply register online at **[www.cafonline.org/system/register](http://www.cafonline.org/system/register)**. You will then be asked to nominate your chosen charity.

Further details can be found on iPort: Human Resources > My Reward and Benefits > Benefits > Give As You Earn or find out more at **[www.cafonline.org/gaye](http://www.cafonline.org/gaye)**.



# Pennies From Heaven



## What is Pennies From Heaven?

Pennies from Heaven is a charity donation scheme that allows you to donate the spare pennies directly from your pay.

### How does it work?

By joining the scheme, the pennies from your monthly net pay (your pay after tax and other deductions) will be donated to charity. The most you can donate each time you are paid is 99p. So, if your monthly pay after tax is £1,000.48, you would donate 48p to charity.

### How do I join?

To join, simply complete a Pennies From Heaven Consent Form and return it to HR Services. The form can be found on iPort: Human Resources > My Reward and Benefits > Benefits > Pennies From Heaven.

### ABP's chosen charities

All donations are shared equally across all of ABP's chosen regional charities, which include:

- Young Lives vs Cancer
- St Elizabeth Hospice
- Ayr Housing
- Transaid
- Devon Air Ambulance
- Rainbow Centre
- Dove House Hospice
- St Andrews Hospice
- Tŷ Hafan.

# Transport Credit Union



## What is the Transport Credit Union?

The Transport Credit Union (TCU) is a non-profit organisation which is run jointly by its members. All profits are used for the benefit of members, not external shareholders.

## What are the benefits of joining the TCU?

As a member of the TCU, you can take advantage of savings accounts, low-cost loans, better dividends and free life insurance on your savings, free budgetary guidance, free mortgage advice and free life insurance cover. All deductions/contributions can be made directly from your pay.

## How do I apply?

If you would like to join the TCU, please complete the following forms, all available in the membership pack on iPort: Human Resources > My Reward and Benefits > Benefits > Transport Credit Union, and return them to the TCU:

- Bank Mandate Form
- Membership and Nomination Form
- New Member – Address & ID Form
- Earnings Deduction Form.

For further information, please contact the TCU directly:  
The Transport Credit Union  
186 Argyle Street, Glasgow G2 8HA  
Tel: **0141 221 7474**  
Email: **[enquiries@transportcu.co.uk](mailto:enquiries@transportcu.co.uk)**



# Season Ticket Loan

## What is a Season Ticket Loan?

ABP provides employees with an interest-free loan to cover the cost of an annual ticket on public transport, which will be repaid directly from your pay over the lifetime of the ticket, usually 11 months.

## Who is eligible?

Any employee who is Permanent or has at least 12 months remaining of a Fixed-Term Contract and has completed their probation period is eligible for a Season Ticket Loan.

## How do I apply?

To join, simply complete a Season Ticket Loan Form and return it to HR Services. The form can be found on iPort: Human Resources > My Reward and Benefits > Benefits > Season Ticket Loan.



# More information



# External support

Here are the details of some external organisations and charities that provide free support if you are struggling with a financial, physical or mental health challenge.

## Physical

**Sport in Mind** – the UK mental health sports charity  
0118 947 9762  
[info@sportinmind.org](mailto:info@sportinmind.org)

## Mental

**Mind** – the mental health charity  
0300 123 3393  
[www.mind.org.uk](http://www.mind.org.uk)

**Shout** – free 24/7 mental health text support  
Text SHOUT to 85258  
<https://giveusashout.org>

**Samaritans** – a safe place for you to talk  
116123  
[www.samaritans.org](http://www.samaritans.org)

## Financial

**The Money Charity** – helping people manage their money well  
0207 062 8933  
[www.themoneycharity.org.uk](http://www.themoneycharity.org.uk)

**Citizen's Advice** – confidential information and advice service  
0800 144 8848 (England); 0800 028 1456 (Scotland);  
0800 702 2020 (Wales)  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**Money Helper** – free and impartial help with money, backed by the Government  
0800 138 7777 (English);  
0800 138 0555 (Welsh)  
[www.moneyhelper.org.uk](http://www.moneyhelper.org.uk)

**Step Change Debt Charity** – free expert debt advice  
0800 138 1111  
[www.stepchange.org](http://www.stepchange.org)

# Meet the team

## Reward Team

Dawn Buckle

Group Head of Reward and Benefits

Email: [dbuckle@abports.co.uk](mailto:dbuckle@abports.co.uk)

Mobile: 07718 600915

Sarah Neary

Reward Partner

Email: [sneary@abports.co.uk](mailto:sneary@abports.co.uk)

Telephone: 020 7406 7823

Mobile: 07725 639614

Tara Thomas

Pensions Partner

Email: [tara.thomas@abports.co.uk](mailto:tara.thomas@abports.co.uk)

Mobile: 07708 394554

## General enquiries

For general enquiries and help with any of the benefits in this guide, please contact the PBS HR Services team on **0330 024 9100** (extension 8786) or by email to [pbsHRServices@abports.co.uk](mailto:pbsHRServices@abports.co.uk).

## Online information

Details of all our employee benefits and copies of all the forms and documents you need to sign up can be found on iPort: Human Resources > My Reward and Benefits > Benefits.





# Meet the team (continued)

## Pension enquiries

For questions about My**Pension** Plan, please contact Legal & General:

Legal & General

Workplace DC Pensions

10 Fitzalan Place

Cardiff

CF24 0TL

Telephone Helpline:

**0345 070 8686** (open Monday to Friday 8.30am to 7.00pm)

Email: **employerdedicatedteam@landg.com**

Some employees have a pension in the ABP Group Pension Scheme (the Defined Benefit Scheme). This scheme is administered by Broadstone – not Legal & General. Broadstone's contact details are set out below.

Broadstone Consultants & Actuaries Limited

BBS House

23-25 St George's Road

Bristol

BS1 5UU

Telephone: **0117 937 8700**

Email: **abp@broadstone.co.uk**



