

Supporting you through coronavirus

A guide to your benefits



Useful Guidance for Mitie People

We understand that coronavirus and the related measures put in place to protect people, may cause you financial concerns. Your financial wellbeing is important to us. So, we want to remind you of some of the support available that is already available to you as a Mitie employee.



Employee Assistance Programme (EAP)

A helping hand when you need it most.

Our Employee Assistance Programme, run by our external partners, is available free of charge to all employees. You'll be able to speak to an advisor in total confidence about whatever is on your mind, including financial concerns.

To access the EAP, call the telephone helpline:

0800 111 6387 (UK and Northern Ireland)

1850 718 888 (Republic of Ireland)

+44 (0)845 330 5132 (from abroad)

You can also access the online portal for further guidance and support:

<http://my-eap.com/login>

Organisation code: mitiwell



Mideals

Mideals is our employee discount platform. It has a range of discounts and cashback available at supermarkets and other retailers including online stores, this can help your money go further.

- Save 5% at Sainsburys.
- Save 4% at Tesco.
- Save 4% at Asda.
- Save 7% at Marks and Spencer.
- Save 7% at Argos (online delivery).

To login to Mideals or to create an account, follow the instructions below:

Step 1: Go to celebration-hub.com (If you already have a Mideals account, use the same details to log in).

Step 2: Click 'register to get access'.

Step 3: Enter your National Insurance (NI) number, DOB, email address and choose a password (remember that you don't need a mitie.com email address to create an account).

Step 4: Your account will be created, and you can explore Mideals and more straightaway!



Contributions

Save As You Earn (SAYE) Holiday

If you're a member of Mitie's Save as You Earn (SAYE) scheme, you can take a holiday from paying into the scheme for up to 12 months and can also withdraw payments you have already made into the scheme. Please contact es.benefits@mitie.com.

Share Incentive Plan (SIP) Holiday

If you're a member of Mitie's Share Incentive Plan (SIP), you can stop deductions at any time and restart later; please see www.mitie-shares.com for further details.

Childcare Vouchers

If you're a member of Mitie's childcare vouchers scheme and you want to leave or take a break from the scheme, you need to contact es.benefits@mitie.com or call payroll on 0330 124 005. If you take a break you will be able to re-join, as long as you do so within 12 months and don't join the alternative government's tax free childcare scheme.

Give As You Earn (GAYE) scheme

To cancel or reduce your GAYE salary deductions, please contact es.benefits@mitie.com or call payroll on 0330 124 005.

Pension contributions

There are several different pension plans in operation across Mitie, with varying rules and features. Please refer to the furlough or temporary pay reduction FAQ's where appropriate, to see the options available to you regarding your pension.

Phishing

Please be extra vigilant regarding phishing and other fraudulent attempts, both in your professional and personal life. Further information, including how to access the mandatory Phishing training, can be found [here](#).



Salary Finance

We partner with Salary Finance, an external provider that offers:

- Educational tips and tools - Access to budgeting and saving tips and tools, as well as financial education content to assist you in managing your money.
- Responsible borrowing - Loans at affordable rates which could save you money on high-interest debt.

What is a Salary Finance loan?

Salary Finance loans are personal loans. If your loan application is successful, monthly repayments are collected directly from your pay each month. A loan could help to pay off expensive debts, such as credit cards, overdrafts, as well as being an option for unexpected expenses. For loans under £5,000, Salary Finance offer a price promise - which means if you

get a better rate elsewhere, they'll match it.

How can they help with financial management?

Salary Finance has a library of advice and online tools to help with everything from budgeting to saving.

Important: This is an option, not a recommendation. We do not benefit from offering this service. This content is for guidance and educational purposes only and is generic in nature. Salary Finance does not offer regulated financial advice. Please seek independent financial advice.

Information and Guidance specific to Coronavirus

Salary Finance has prepared a checklist which can be found [here](#) with a simple 10-point plan to support you with managing your money during the coronavirus crisis and it has many useful links.



External Resources

- The [Government benefits page](#) explains different benefits and eligibility including universal credit and working families tax credit.
- Mortgage holidays are now available, with a break from mortgage payments for up to three months available. Contact your mortgage lender for further information on the options available to you.
- The [Money Advice Service](#) provides free, impartial advice on financial matters via web chat, phone or WhatsApp.
- [Stepchange](#) is a charity providing free advice on debt over the phone or online.
- [Citizens Advice](#) can provide advice and information on financial matters such as benefits.



Any questions...?

Please contact:
grouppeward@mitie.com