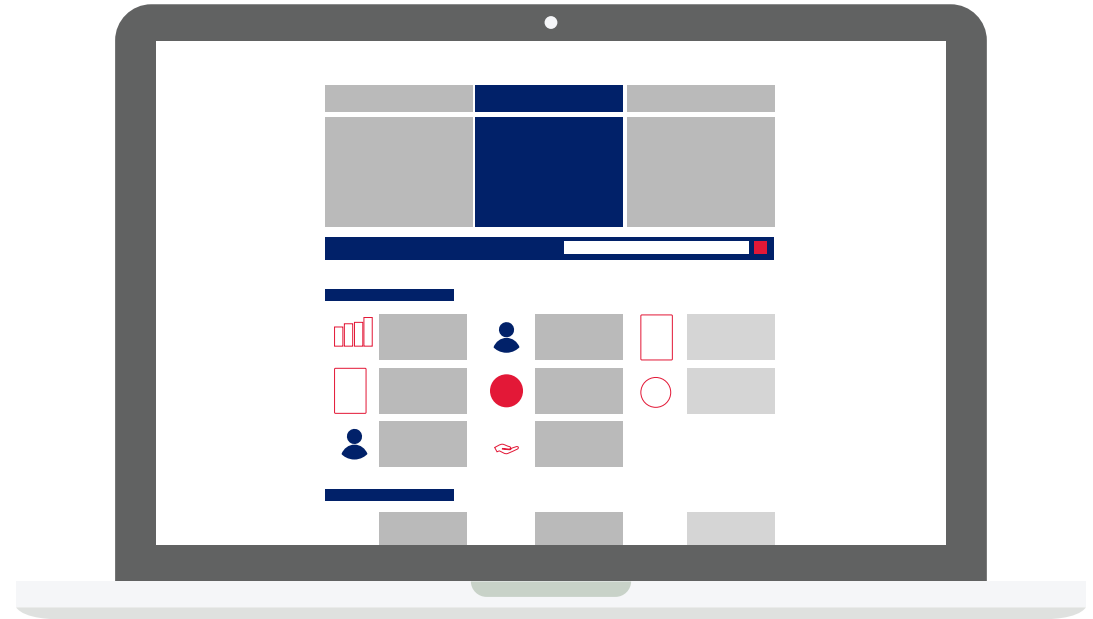


# Getting to know your benefits



At Bank of America, we are proud to be recognised as a great place to work. This is core to our commitment to deliver responsible growth and serve clients and communities – **and our people**. We recognise that everyone’s personal circumstances are different, and strive to ensure our benefits are as inclusive as possible and good value for money. We encourage you and your family to make the most of the benefits to support your wellbeing.

# About Flex Fund


We're pleased to let you know that the €300 Flex Fund (pro-rated for mid-year and part-time joiners) is available again this year to contribute towards the cost of your eligible benefits – making it more affordable for you.

The Flex Fund can be used towards eligible optional benefits, such as Dental insurance or to upgrade a core benefit, such as Group income protection. These upgrade costs are typically covered by deductions from your salary.

To use the Flex Fund:

1. Log in to [MyBenefitChoices](#), select your benefits and, if applicable, the level of cover, then submit your choices. The Flex Fund will automatically be allocated to your selected benefits in the most tax efficient way.
2. Once you have used up your Flex Fund, any additional benefit costs will be deducted from your salary.

**Log in to [MyBenefitChoices](#) and make sure you use all of your Flex Fund. There is no alternative cash payment if you do not use the full amount.**

 As you read through this guide, look out for the Flex Fund tick to see if a benefit is eligible.



# Welcome to your benefits guide

The bank provides benefits to help support you and your families' emotional, physical, and financial wellbeing.

Providing you with the tools to maintain and manage positive mental health now and in the future.

Helping you to be active every day, have a clear picture of your physical health and prevent future health risks.

Empowering you to make the most of your money, plan for the future and prepare for the unexpected.

Visit [MyBenefitChoices](#) to review your current benefits and the benefits available for selection.

**Please note:** Some benefits are not available across all locations in Ireland.

# Understanding your selections this year



Making your selections each year is easy. As you go through this guide, you will see each benefit marked as:

Any time ✓ You can take advantage of this benefit at any time throughout the year.

Rollover ✓ If you selected this benefit last year, you will not need to reselect it again this year as it will automatically continue, but you should review the cost of the benefit as rates may change.

Flex Fund ✓ You can use your Flex Fund towards this benefit.

**Remember**, you must review and add any dependants you wish to cover for each benefit on the [MyBenefitChoices](#) website during annual enrolment.



The Environment and Social impact icon to the left is used throughout the guide to highlight the benefits that give you the opportunity to make choices that will support the transition to a low carbon economy and support our local communities. We also share information on the initiatives of our benefit providers so you can learn more about how selecting a benefit can have a wider positive impact.



# Emotional wellbeing

Providing you with the tools to maintain and manage positive mental health now and in the future.

Explore how the bank supports you emotionally by clicking on a benefit below:

## Core benefits

These benefits are both provided and funded by the bank, but in some cases you can flex the level of benefit to suit you.

## Additional benefits

You can make use of these at any time.

[My Family Care](#)

[Employee assistance programme](#)

[Headspace](#)

[Volunteering](#)

[Employee networks](#)

# Annual leave

Choose the amount of annual leave you want to take to suit your plans.

Anytime  Rollover  Flex Fund

## At a glance

- You have a core annual leave entitlement to give you time away from work.
- You can choose to:
  - Buy additional days up to a maximum of 32\* (taken via salary deductions over the course of the year), or
  - Sell days (added to your salary over the course of the year), down to a minimum of 20\*.

\*Pro-rated for part-time employees and traded in hours rather than days.

### Additional information

You may carry over up to five days of annual leave from one holiday year to the next, which must be taken in the first three months of the new year. Entitlement to carry over is conditional upon accurate recording of a sufficient amount of holiday taken in the previous year.

### Notes

- See the 'Annual leave' page on the [MyBenefitChoices](#) website for details of applicable Income Tax, PRSI and USC savings/deductions if you decide to buy or sell annual leave.
- You must obtain prior manager agreement before buying additional annual leave so the bank can plan and prepare for business needs.
- Remember to accurately record all your annual leave in Workday and consider the impact of carrying forward leave before you buy additional days.



## Additional benefits you can make use of any time

# My Family Care

### At a glance

- Access to 20 days of company-paid back-up childcare and 20 days of company-paid back-up adultcare per year. This includes in-home nanny and in-home carer support.
- Up to three weeks of your back-up childcare can be used for school holiday clubs.
- Access expert 1:1 help which can help you to find long-term child or adultcare through the Work+Family Space services.

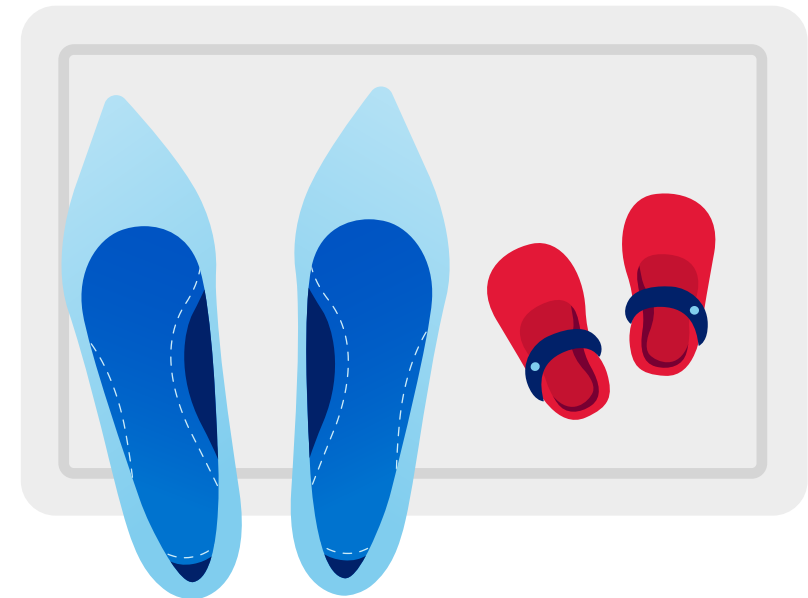
To make use of this benefit, pre-register at [www.myfamilycare.ie/bofa](http://www.myfamilycare.ie/bofa)

Or to book care:

Visit: [www.myfamilycare.ie/bofa](http://www.myfamilycare.ie/bofa)

Call: 01 513 3008

Email: [support@myfamilycare.ie](mailto:support@myfamilycare.ie)



### Notes

- A note on taxation – if you have used, or plan to use, either the back-up childcare or back-up adultcare support then it is taxable.
- However, the bank will pick up the cost of the tax by grossing up the cost of any bookings monthly through your pay.



### Taking care of your family

The My Family Care benefit is there to help you balance your work and care-giving priorities. In 2023, the bank funded **over 22,000 emergency child and adult care days** for employees.

Book time today to strike a better balance between your life in, and outside of, work.

## Additional benefits you can make use of any time

### Employee assistance programme

#### At a glance

- Access help across all areas of your life – from legal advice, family and relationship matters, to financial issues, consumer issues and day-to-day wellbeing.
- Access confidential assistance for you and your family, at no charge to you.
- Available 24 hours a day, 365 days a year by telephone, online and face-to-face.

Visit: [www.axabesupported.co.uk](http://www.axabesupported.co.uk)

Username: BofA

Password: supported

Call: 1 800 626 037

### Headspace

#### At a glance

To support your emotional wellbeing, the bank has partnered with Headspace, a guided meditation app, to offer all permanent employees a free 12-month subscription. Headspace can be used to aid mindfulness in all aspects of life, from fitness to sleeping. Please note that the app must only be used on your personal smartphone or tablet and cannot be accessed while on the bank's network.

To find out more, or how to sign up, look on [HR Connect](#) > Benefits > MyWellbeing.



#### Mental health benefits of Headspace

**Did you know**, using the Headspace app for just one month has been shown to decrease stress by 32%?

Take time to try Headspace today!

Source: Headspace



Additional benefits you can make use of any time

## Volunteering

### At a glance

- Give back to your community, develop new skills and work with new groups of people.
- With manager approval, you can take part in volunteer activities organised by the ESG team or work with charities in your local community.
- Choose from a range of volunteering opportunities in your area.

For more information, visit the [myGiving](#) and [Volunteering page](#) on Flagscape.

### Become a volunteer, join a mentoring programme, share your skills

In 2022, over two million volunteer hours were approved. If you would like to find out more about volunteer opportunities local to your office, visit the [myGiving](#) and [Volunteering page](#) on Flagscape.

## Employee networks

### At a glance

Connect with your colleagues through our diversity and inclusion networks:

- Parents and Carers Network (PCN)
- Disability Action Network (DAN)
- Lesbian, Gay, Bisexual, Transgender (LGBTQ+) Pride Network
- Leadership, Education, Advocacy & Development for Women (LEAD)
- Inter-Generational Employee Network (IGEN)
- Multicultural Leadership Network (MLN)

Many lines of business also have specific diversity, inclusion, and engagement activities that employees can get involved in, please speak to your management team to understand more.

Visit: Employee Networks on [Flagscape](#)



# Physical wellbeing

Helping you to be active every day, have a clear picture of your physical health and prevent future health risks.

Explore how the bank supports you physically by clicking on a benefit below:

## Core benefits

These benefits are both provided and funded by the bank, but in some cases you can flex the level of benefit to suit you.

## Optional benefits

These are benefits you can select and pay for via salary deductions.

## Additional benefits

You can make use of these at any time.




[Gym membership \(on-site\)](#)

[Gym membership \(off-site\)](#)

[Sports and social clubs](#)

# Private healthcare

Get quick and easy access to private healthcare for you and your family.

Anytime  Rollover  Flex Fund 

## At a glance

- This year, we are expanding our healthcare offering to provide more support for women and neurodiverse employees and/or their families.
- The bank provides private healthcare cover for you and your eligible dependants.
- Eligible family members include a spouse, partner, civil partner and/or children. You can find a full description of 'dependant' on the [MyBenefitChoices](#) website in the FAQs. **Remember**, all dependants must be added to the Private healthcare benefit via [MyBenefitChoices](#) during annual enrolment.
- You can increase this to a higher level of cover directly with Laya Healthcare.
- If you have alternative cover, you can choose to opt out of this benefit\* **but** it is your responsibility to ensure that the cover you have elsewhere is adequate for your needs.

\*If you opt out, you would not have another opportunity to re-enroll until the 2025 MyBenefitChoices Annual Enrolment or if you have a qualifying life event. See the 'Private healthcare' page on [MyBenefitChoices](#) for full details.

## Access a dedicated team of healthcare professionals

You have access to Laya's Healthcare Concierge, which gives you faster access to certain procedures at selected hospitals, helps you prepare for a hospital admission and discharge, guides you on finding local GPs, healthcare services and more. **From 2024, you also have access to support for neurodiverse and menopause pathways.**

## Taking care of your eyes

You are able to claim back 50% of expenses related to eye care through this benefit, up to a limit of €150 per year, at no cost to you. Remember, you can also choose to cover your partner and/or dependants.

## Additional information

As a member of the Laya private medical plan, you and your registered dependants have access to confidential and unlimited medical advice at a time that works for you. [GPIline](#) and [Nurseline](#) operate 24 hours a day, seven days a week; both are completely confidential.

## Notes

- This benefit is subject to Income Tax (as a benefit in kind), PRSI and USC, however you will be entitled to a tax credit of 20% of the gross premium (capped at €1,000 for adult coverage and €500 for children).
- You are entitled to Income Tax relief for the employer contribution, subject to the limits mentioned above.

See the 'Private healthcare' page on the [MyBenefitChoices](#) website for more information including details of Income Tax, PRSI and USC savings/deductions if you decide to increase or opt out of your core cover.

## Watch



The bank wants to provide you with access to quality treatment when you need it – fast.

[Watch this video](#) to learn more about the core level of cover, your choices and how you can get care from the comfort of your home.



Laya Healthcare were accredited the Gold Standard for leading as [Investors in Diversity](#).

# Health screening

A full medical examination to help you manage your physical and emotional wellbeing.

Anytime  Rollover  Flex Fund

## At a glance

- Designed to proactively help you to manage your physical and emotional wellbeing.
- Attend a comprehensive health screen\*, designed to proactively help you manage your health.
- The bank provide you with one core health screen a year.
- If you are a member of Laya Private healthcare, you will be able to claim the cost of clinically referred mammograms.
- Contact Laya to book your health screen:
  - Call: 021 202 2899
  - Online: [www.layahealthcare.ie](http://www.layahealthcare.ie)
  - Email: [exehealthscreen@ameds.ie](mailto:exehealthscreen@ameds.ie)

## Cover those you love

- Help your partner manage their health and fitness by booking them a health screen.
- There are no restrictions on the definition of 'partner' on this benefit. Some assessments have a minimum age criteria and are designed to look at specific cancers in females and males respectively. Read full details under 'Health screening – Partner' on the [MyBenefitChoices](#) website.
- You can also select a health screen for your parents, to help reduce the risk of future illnesses and provide early diagnosis of potential health problems. Read full details under 'Health screening – Parents' on the [MyBenefitChoices](#) website.
- **Please note:** You can only select a health screen for your partner and/or parents during MyBenefitChoices Annual Enrolment.



\*Some exceptions apply. See the [MyBenefitChoices](#) website for details of your core health screen.

# Dental insurance

Help towards the cost of routine and unexpected dental treatment

Anytime  Rollover  Flex Fund

## At a glance

Dental insurance helps to cover the cost of dental treatment by reimbursing you for various treatments and services. The bank's dental insurance benefit provides different levels of cover to make your trips to the dentist less painful.

- You could receive part or full reimbursements for eligible dental treatment, depending on the level of cover you select.
- It can help cover some unexpected costs related to emergency dental work, such as:
  - Check-ups, x-rays and hygienist services.
  - Emergency dental care.
  - Crown, bridges, veneers, dentures and orthodontics.
- Remember to always check your policy document to ensure you are covered before starting any treatment
- You can also cover your partner and/or children.



## Additional benefits you can make use of any time

### Gym membership (on-site)

#### At a glance

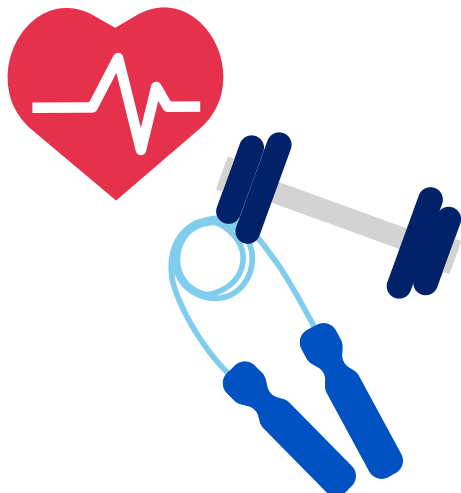
- Sign up directly at the gym at the Central Park office.
- Pay for your gym membership and then utilise the MyWellbeing Account to further subsidise the cost.

#### Track your fitness levels

Did you know fitness wearables can track your heart rate to help you achieve your fitness goals when exercising and recovering?

You can claim back the cost of fitness wearables using the MyWellbeing Account.

Log on to [MyBenefitChoices](#) to make your selections today.



### Gym membership (off-site)

#### At a glance

- My Gym Discounts is a scheme which provides discounted gym memberships at more than 200 gyms in Ireland. These include the main Republic of Ireland chains, budget clubs, leisure centres, bootcamps, ladies only facilities and more!
- Pay for your gym membership by Direct Debit and then utilise the [MyWellbeing Account](#) to further subsidise the cost.
- You may be able to include your partner and your family in your membership.

For more information and to search for a gym, please visit the [My Gym Discounts](#) site and enter **BOAie** as your Company Reference.



Please note that when registering for this benefit on the Incorporate website, please use personal information (i.e. a non-bank email). Due to the manner in which the gym membership scheme is administered, it is not in scope for testing or assessment by Bank of America Global Information and Security. For the purposes of obtaining the discounts available for the selected gyms, participants must register with Incorporate using personal information (i.e. non-bank email).

Please note Incorporate is a third-party company and the bank is not party to, nor has approval of, the discount registration. Please see the following link should you require any further information regarding Incorporate's privacy policy: <https://mygymdiscounts.ie/privacy.php>.

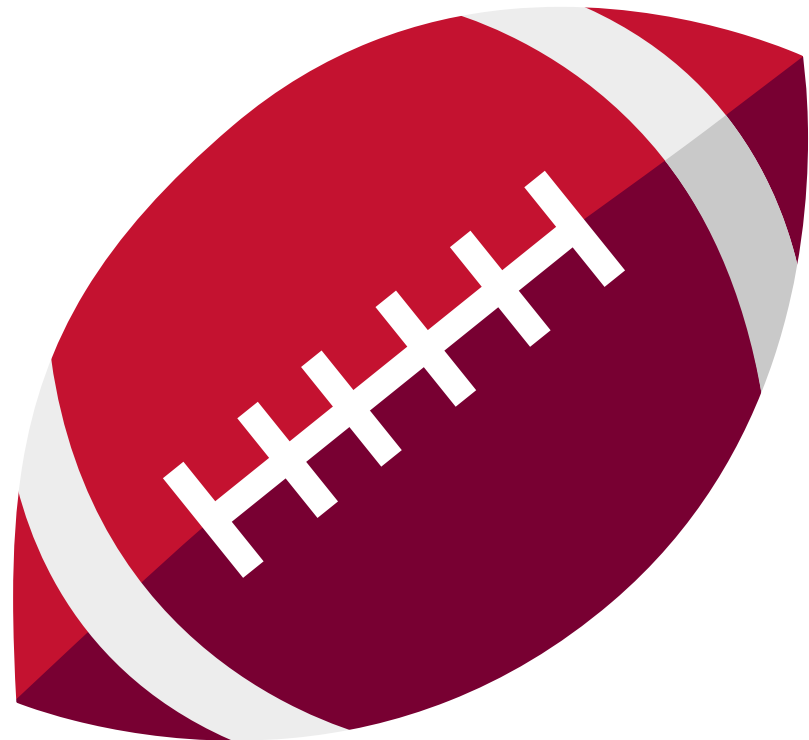
## Additional benefits you can make use of any time

# Sports and social clubs

### At a glance

- Join a variety of recreational clubs, activities, and events, including interdepartmental challenges.
- These range from learning a new language, a guided walking tour, or triathlon training.
- Clubs are run by employees for employees, across our Dublin offices.

Visit [Flagscape](#) for more information.





# Financial wellbeing

Empowering you to make the most of your money, plan for the future and prepare for the unexpected.

Explore how the bank supports you financially by clicking on a benefit below:

## Core benefits

These benefits are both provided and funded by the bank, but in some cases you can flex the level of benefit to suit you.

## Optional benefits

These are benefits you can select and pay for via salary deductions.

## Additional benefits

You can make use of this at any time.

[Employee Discount Programme](#)



# Retirement scheme

Save for your future with the Bank of America Ireland Pension Scheme.

Anytime  Rollover  Flex Fund

## At a glance

- As a member of the Bank of America Ireland Pension Scheme (the Scheme), you receive a bank contribution of 6% of your Salary.
- You can boost your retirement savings through [MyBenefitChoices](#). The bank will match your voluntary contributions:
  - Up to 6% of your Salary, or
  - Up to 9% after 15 years' service.
- You also have the opportunity to further increase your Retirement Account by paying Additional Voluntary Contributions which do not attract matching contributions from the bank. These Additional Voluntary Contributions are typically paid outside of [MyBenefitChoices](#), directly to the Scheme Administrator at any point during the year.
- Remember, Income Tax relief on your contributions are subject to Revenue limits.

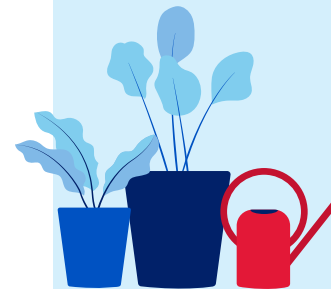
## Keep on top of your financial future

- Manage your retirement savings via Simplified Sign On (SSO). Access Unio Financial Services Ltd, (previously known as Invesco) from [HR Connect](#) > Benefits > Financial > Bank of America Ireland Pension Scheme or at [www.invescoonline.ie/boa](http://www.invescoonline.ie/boa) (from outside of the bank's network).
- Access other valuable tools and resources at <https://irelandpensionupdate-bofa.com/Library>
- Contact Invesco at [boa@unio.ie](mailto:boa@unio.ie) or call 01 294 7678

### Additional information




If you decide to contribute to the Scheme, you do not have to pay Income Tax on these contributions. They are however subject to PRSI and USC. See the [MyBenefitChoices](#) website for more information about Income Tax, PRSI and USC.

All contributions are subject to Revenue limits – see the Scheme Handbook for full details (available at <https://irelandpensionupdate-bofa.com/Library>).



## Gain momentum in your long-term finances

Want to help your money grow for life after work, but not sure where to start? We've prepared a series of articles to help you get your savings in order and make them work hard for you. Whatever the future holds, start saving now so you are better able to afford the things you want to do.

-  [Bring all your retirement plans together](#)
-  [Investment terms explained](#)
-  [Saving for the long term](#)



### Did you know

74% of employees in Ireland don't think they are saving enough for their retirement?

Source: WTW

# Life assurance

Provides financial support for your beneficiaries in the event of your death.

Anytime  Rollover  Flex Fund

## At a glance

- Provides your beneficiaries with a cash lump sum in the event of your death.
- The bank automatically provides you with a core level of cover (usually eight times your Scheme Salary) – full details are available on the ‘Life assurance’ page on the [MyBenefitChoices](#) website).
- For certain levels of cover you will need to complete a medical underwriting process
- You can choose to:
  - Increase\* cover to 20 times your Scheme Salary, or
  - Reduce it to two times your Scheme Salary
  - Please note you can only increase your level of cover by a maximum of two times your Scheme Salary at any one time.

\*You must meet the insurer’s ‘Actively at Work’ requirements in order to increase your cover. This means that you must be in full active employment and able to perform all the duties associated with your normal job on the day you make your selection to increase cover. Full details are available under ‘Life assurance’ on the [MyBenefitChoices](#) website.

### Additional information

The 4x Pensionable Salary is the maximum that can be drawn as a tax-free lump sum and is payable to dependants. The additional 4x Pensionable Salary available in the core cover level is payable to dependants as an annuity. If you have no dependants the maximum payable to your estate is 4x Pensionable Salary.

See your Scheme Handbook for further details as well as important Income Tax considerations for this benefit – available at <https://irelandpensionupdate-bofa.com/Library>

See the ‘Life assurance’ page on the [MyBenefitChoices](#) website for details of applicable Income Tax, PRSI and USC savings/deductions if you decide to increase or reduce your core cover.

## Cover your partner too

You can also take out partner life assurance to make sure you and your family are financially protected in the event of your partner’s death. Read full details under ‘Life assurance – Partner’ on the [MyBenefitChoices](#) website.

To reflect our diverse workforce, we have reviewed this benefit so Life Assurance will cover employees up to age 70 from 2024.



## Life assurance (continued)

Provides financial support for your beneficiaries in the event of your death.

### Who means the most to you?

Complete or update your Expression of Wish details now on the Unio pensions website, so that we know who you'd like your savings paid to if you die. A paper form is also available on the [MyBenefitChoices](#) website.

### Update your Expression of Wish

It is critical that you keep your Expression of Wish details up to date so the relevant pension scheme trustees can pay your benefits to your chosen beneficiaries if you die\*. Update yours by completing an online Expression of Wish form via Invesco Online, the pension administration website. Access Invesco from HR Connect > Benefits > Financial > Bank of America Ireland Pension Scheme, or if you're outside the bank's network visit: [www.invescoonline.ie/boa](http://www.invescoonline.ie/boa)

\*Although they will always consider your wishes, the Trustees are not legally bound to follow them.



**Irish life** is the provider of Life assurance, Group income protection and Critical illness insurance. They're committed to investing less in companies which are harmful to the environment or society and look to raise corporate standards through responsible ownership.



# Group income protection

Provides financial support if you become unable to work as a result of a disability.

Anytime  Rollover  Flex Fund

## At a glance

- Provides you with a regular income if you are unable to work for a prolonged period (beyond 28 weeks) due to sickness, injury or disability. This is payable – if the insurer accepts your claim – until you are able to return to work, leave the bank, reach the 28 weeks prior to the higher of either age 66 (increased from 65 for 2024 onwards\*), or your State Pension age, or die. The bank’s insurance provides you with a core level of cover, usually two-thirds of your base salary (subject to a maximum limit of benefit detailed on the [MyBenefitChoices](#) website).
- You can choose to increase or decrease your cover – there are three levels to choose from, ranging from 50% to 75% of your base salary (less Social Welfare Illness Benefit). You must complete a Medical Underwriting process with the provider to increase your level of cover. Go to [MyBenefitChoices](#) for more details.

\*Please note that this change in age only applies to you (the employee) and has no impact for your partner if they are selected. If you were claiming Group income protection before 2024, the age limit is still restricted to age 65 until you actively return to work.

## Notes

- You must meet the insurer’s ‘Actively at Work’ requirements in order to increase your cover. This means that you must be in full active employment and able to perform all the duties associated with your normal job on the day you make your selection to increase cover. Full details are available under ‘Group income protection’ on the [MyBenefitChoices](#) website.



### Additional information

The bank offers permanent employees financial support if they are unable to work due to ill health. Remember, you can receive full pay for short-term sickness for up to 28 weeks. Full details of our Short Term Disability Benefit are available on [HR Connect](#).

# MyWellbeing Account

Save money on activities and purchases associated with your long-term health and wellbeing.

Anytime  Rollover  Flex Fund

## At a glance

- The MyWellbeing Account is designed to support you to look after your long-term health and wellbeing.
- Pay between €10 and €140 a month into your [MyWellbeing Account](#) and the bank will top this up by 50% (to a maximum of €70 a month).
- Claim the cost of eligible activities you participate in with your partner, children or one other individual. Full details of what you can claim for can be found in the [MyWellbeing Account Guide](#).
- Decide on your eligible activity/purchase, pay up front and then submit a claim by clicking 'MyWellbeing account' on the [MyBenefitChoices](#) website with evidence of proof of payment to receive a rebate via payroll.
- You may only have a maximum of €6,500 in your account at any time and you must make at least one claim a year.
- **The bank withholds the right to clear down your balance if you do not make any claims.** You have the choice during annual enrolment to stop or modify your contributions to your MyWellbeing Account. If you have a balance remaining in your MyWellbeing Account at year end, the balance will roll over into the next year, whether you intend to contribute further or not.

There is no provision for participants to obtain a refund of their contributions/account balance unless you are leaving the bank.



### Additional information

If you're unsure about what you can claim for or have any other questions, contact the MyBenefitChoices helpdesk on 00800 4772 4772/+44 238 0831 720 (option 2), between 9am and 5pm UK time. Alternatively, email [mybenefitchoices@benefex.co.uk](mailto:mybenefitchoices@benefex.co.uk).

# MyWellbeing Account (continued)

Save money on activities and purchases associated with your long-term health and wellbeing.

## How do I make a claim?

1. Simply decide on an eligible activity/purchase. A list of everything you can claim for can be found in the MyWellbeing Account guide, which is located in the useful links section of the 'MyWellbeing account' page on the [MyBenefitChoices](#) website.
2. Pay up front for your activity. You will need proof of payment, which includes your name/your partner's name when making a claim.
3. Make a claim on the [MyBenefitChoices](#) website at any time. Simply log on and click 'MyWellbeing account' on the home page. For more information about how to make a claim, please refer to the [MyWellbeing Account guide](#).
4. The bank's contribution is taxable upon the payment of a claim and this is processed through payroll. For example, if you make a monthly contribution of €20 into your MyWellbeing Account (which the bank matches with €10 per month) then your contribution is subject to tax, PRSI and USC at the time of being processed through payroll. If you then make a claim for an activity which costs you €30, you will only have to pay taxes on the bank portion of €10.

**Remember**, the MyWellbeing Account can be used to save money on services and activities that support your emotional and financial wellbeing, as well as your physical wellbeing. For example, you could claim the cost of:

- Financial advisory sessions with an Independent Financial Advisor.
- Life coaching from an accredited individual or larger organisation.
- Antenatal classes from an accredited individual or larger organisation.



### Watch

Have a question about the MyWellbeing Account? Not sure what you can claim for? Watch this [short animated video](#) on how to make the most out of the MyWellbeing Account today!

# Personal accident insurance

Cover yourself for accidents.

## At a glance

- Provides a lump sum should you pass away or suffer a form of permanent disablement due to an accident.
- Select cover in blocks of €25,000 up to a maximum benefit of €500,000 for you and also your partner, plus up to €250,000 for your children.
- The level and timing of any lump sums paid will depend on a medical assessment and the nature of your injury. Further details are available on [MyBenefitChoices](#).

## Cover your partner and children too

Provides a tax-free lump sum should your partner or any of your children pass away or suffer permanent disablement as the result of an accident. Read full details under 'Personal accident insurance – Partner' and 'Personal accident insurance – Children' on the [MyBenefitChoices](#) website.

Please note that you must select personal accident insurance for yourself in order to select cover for your partner and/or children.

Anytime  Rollover  Flex Fund



## Don't leave it to chance

It can be uncomfortable to think about the worst happening, but it's important to be prepared for any eventuality. However, being prepared is more than simply buying insurance. The first step to being prepared is to be educated. Read the article below, and make sure you're truly protected:

- [Protecting your family's future](#)

# Critical illness insurance

Provides financial support in the event of critical illness or an unforeseen serious operation.

Anytime  Rollover  Flex Fund

## At a glance

- Provides you with a cash lump sum if you:
  - Are diagnosed with a critical illness as defined by the insurer, or
  - Undergo one of the listed operations.
- No information about your health is required to select cover.
- Choose cover from €32,500 to €130,000, subject to a maximum of four times your salary or €130,000, whichever is lower.
- The level and timing of any lump sums paid will depend on medical assessment and the nature of your injury. Further details are available on [MyBenefitChoices](#).

## Cover your partner too

You can also choose cover of up to €130,000 for your partner, provided it does not exceed your own cover. Read full details under 'Critical illness insurance – Partner' on the [MyBenefitChoices](#) website.





# Annual travel pass

Spread the cost of commuting with an interest-free loan.

## At a glance

- Receive an interest-free loan from the bank to buy your annual travel season ticket.
- Get the equivalent of two months' travel for free.
- Pay for it in 12 monthly instalments, deducted from your monthly pay via payroll.
- Choose a pass for Bus Eireann, Dublin Bus, Irish Rail (DART) or Luas.

Anytime ✓ Rollover ✗ Flex Fund ✗



# Personal travel insurance

Get cover for your personal trips abroad.

## At a glance

- Offers a range of cover including European or Worldwide and can be used for multiple trips.
- Winter sports can also be covered.
- You can also cover your partner and/or children.

Anytime ✗ Rollover ✓ Flex Fund ✓

### Additional information

Travel insurance covers all necessary and reasonable treatment if you contract coronavirus, like hospitalisation and doctor's visits, so long as you're not travelling against the Department of Foreign Affairs advice for your destination.

The policy doesn't cover expenses other than those which arise from illness or injury. That means you wouldn't be covered for things like cancelled flights or accommodation as a result of the virus. It is important that you read all of the terms and conditions of the Policy, which can be found in the Policy Document on the travel insurance page on [MyBenefitChoices](#), before deciding whether to select this benefit.

# Additional benefits you can make use of any time

## Employee Discount Programme

### At a glance

The Employee Discount Programme provider, called Perks at Work, offers instant access to discounts across fitness or wellbeing, home, utilities and fashion brands. You can also purchase instant e-codes as an easy and convenient way to save on your everyday shopping in Ireland.

You can make use of Perks at Work’s Community Online Academy, which gives you virtual access to hundreds of free courses and exercise classes for you and the family. There are more than 100 live classes a week – sign up by registering using your Perks at Work account.

Nominate five friends or family members to access the service too – for free.

You can access the Employee Discount Programme at: [HR Connect](#) > [Benefits](#) > [Explore special offers and discounts](#).



#### Did you know

that the Perks at Work programme has been enhanced? You have access to discounts from Penneys, Zalando, Just Eat, Aldi and many more. The platform is constantly updated so make sure you check in throughout the year to avoid missing out.

### Concierge service

Our Employee Discount Programme also offers a concierge service called Circles (through Sodexo). This gives you access to 24/7 lifestyle assistance to help you tackle daily errands and access tickets to sold-out events. Log into Perks at Work for more details. In 2021, Sodexo launched their Social Impact Pledge prioritising 22 commitments within their social value strategy. [Read more](#) about the social pledge and current progress.

