



For all general queries,
contact Personal Group
on 0870 126 1828 or
www.personal-benefits.com/nwl.

Good things in water...



**A clear vision...
a great place to work**

*my*benefits.
2009/10.

Welcome

Welcome to Northumbrian Water's *mybenefits* booklet for 2009/10. This booklet provides you with the information you need to understand the benefits you are entitled to, simply by being a Northumbrian Water employee. It will also help you choose from a range of great added value offers and benefits.

If you are unfamiliar with *mybenefits*, these are the categories

Core benefits (pages 2-5)
Automatically provided to every employee, these include annual leave, sick pay and pension arrangements.

Annual leave is a **flexible core benefit** (page 5), allowing you the opportunity to buy up to three additional days holiday or sell two from your annual entitlement.

Tax efficient benefits (pages 6-8)
Smart Water, Childcare savings, **Cycle2**work scheme and also the buying of additional holiday are tax efficient. By agreeing to a salary sacrifice in exchange for the provision of the above benefit(s), you save tax and National Insurance.

Voluntary benefits (pages 9-22)
This is a range of offers, which have been negotiated for Northumbrian Water employees and in some cases are provided directly by NWL.

If you have any queries, a specialist benefits company continues to provide support for the *mybenefits* programme.

You can call Personal Group's helpline on **0870 126 1828** or visit www.personal-benefits.com/nwl

You will find an application form and further details of the benefits programme at the back of this booklet. Applications for benefits which involve changes to your salary must be received by 6 March 2009.



John Cuthbert
Managing Director

Core benefits



Core benefits are the benefits that you enjoy simply because you work for Northumbrian Water - you get them as part of working for a leading employer.

Some, like annual leave, your pension and **Back to Health**, you get automatically.

Others, such as maternity and paternity leave, you may qualify for depending on your personal circumstances.

More information on the core benefits is provided in the employee handbook.

Annual leave

On joining the company, your holiday entitlement, and how it increases, will be explained to you in your contract of employment.

Your entitlement to annual leave and bank holidays will be calculated on a pro-rata basis if you work part-time.

In addition, you receive two paid half-day holidays (applied pro-rata if you work part-time) in respect of the afternoons of 24 and 31 December. If you are required to work these afternoons due to business need, you will receive the equivalent time off in lieu.

Annual leave is earned on an accrual basis and our holiday year runs from 1 April to 31 March, unless otherwise stated.

Maternity and adoption leave

Maternity and adoption leave of up to 52 weeks is available to employees irrespective of length of service. If you have 26 weeks' continuous employment by the 15th week before your baby is due, or before the week in which the matching certificate for adoption is issued, you can receive full pay for the first 26 weeks and statutory maternity/adoption pay for a further 13 weeks. If you are participating in salary sacrifice benefit options, you can either leave the salary sacrifice scheme (subject to the particular scheme rules) and receive the above pay, or retain your salary sacrifice benefits and receive statutory maternity/adoption pay only.

To retain enhanced payments you must return for a minimum of 26 weeks excluding any absence or keeping in touch days worked. In addition when you return, you will receive five days special leave to be taken during the first four weeks upon return, applied pro-rata if you work part-time. Your annual leave will continue to accrue during the whole period of your leave, plus any bank holidays which arise during your absence.

Core benefits



Paternity leave

If you have at least 26 weeks of continuous service by the end of the 15th week before your baby is due, or by the week in which you are notified of being matched with a child for adoption, you will be entitled to up to 10 days of paternity leave with full pay. This will be calculated on a pro-rata basis if you work part-time. Paternity leave must normally be taken within a period of 8 weeks before or after the birth of your baby or within 8 weeks of a placement.

Parental leave

If you have been continuously employed for at least one year and have responsibility for a child under the age of 8, you will be eligible for unpaid leave of up to 13 weeks. 18 weeks of parental leave will be granted to parents of disabled children under the age of 18. The length of parental leave that you can take in any year, or at any one time, is normally dependent on the operational circumstances that exist at the time. Leave must be taken in blocks of at least one week.

Company sick pay

We seek to support you when you are ill. We have an absence management policy that aims to assist you during your illness so that you can return to normal work as soon as possible.

In the event of unavoidable absence through sickness, provided notification and certification procedures are followed and on the basis that you do not prejudice your recovery, payment will normally be made (inclusive of statutory sick pay) in accordance with the scale set out in the employee handbook. The duration of company sick pay increases with service.

Private medical insurance

If you were a member of the private medical insurance (PMI) scheme prior to 2005 and remain a member, or if you are a personal contract holder, you remain eligible for PMI membership with either full or part subsidy.

The scheme is now closed to new members - although existing members can apply to have their level of cover changed within 3 months of a lifestyle change. Lifestyle changes are classified as: marriage; entering into a common-law, civil partnership or equivalent relationship; following the birth of a baby or following the placement of a child for adoption.

You pay income tax on the value of any company membership funding. Details of the PMI scheme and company funding are available from HR.

If you are not eligible for PMI you can be covered by the Back to Health scheme - you cannot be a member of both.

If you are a member of the PMI scheme and you leave the company, you may choose to purchase private medical insurance directly from AXA PPP upon leaving. The company has negotiated preferential rates that include continuation of the same medical terms as the PMI Scheme, or up to 3 months' free cover, or a 10% discount on AXA PPP's standard rates. The terms available will depend on the level of cover chosen.

For further information telephone **0800 028 2915** and quote the reference **1010** or visit www.axapphealthcare.co.uk/body/html/offers/groupleavers/leaver_offers.jhtml

Back to Health

Back to Health is a health plan, which can cover you if you need medical treatment and you are not a member of the Company's private medical insurance scheme. Back to Health can be accessed where your condition prevents you from carrying out your normal duties and allows you to return to health and to work sooner than you otherwise might have done. Any tax liability will be met by the Company.

RehabWorks

RehabWorks is a health and well-being service which provides specialist advice and treatment to help employees with recovery from musculoskeletal disorders (MSDs). This service is available to all employees who have, or are developing an MSD and provides speedy access to chartered physiotherapists who are able to diagnose and treat such problems. You can access this service via your line manager who will refer you to RehabWorks for an assessment and treatment.

Pension

We offer a choice of two pension arrangements for new employees, depending on the terms of their contract - the Northumbrian Water Pension Scheme - Defined Contribution section, or a Stakeholder arrangement (also a defined contribution scheme). Our final salary pension scheme was closed to new entrants on 31 December 2007 but continues for existing members.

Group Income Protection

If you are a member of the Northumbrian Water Pension Scheme - Defined Contribution Section, you are automatically covered under the Group Income Protection Plan, which provides you with additional salary should you be unable to continue work due to ill health.

The amount of benefit payable is subject to the terms of the insurance policy in place. We may change the terms of insurance from time to time.

Life assurance

We provide a life assurance scheme for all employees. Regardless of your length of service or working hours, the payment would be based on four times your annual salary.

Personal accident insurance

The personal accident insurance scheme provides financial cover in the event that you suffer an accident either in or outside work. The payment of this benefit is at the discretion of the insurer and varies depending on the severity of your injuries.

Payments will be made in the event of death, total disablement or loss of limb, speech, hearing or sight. Please see the schedule attached to the employee handbook for current information. We may change the terms of insurance from time to time.

Professional subscriptions

If membership of a professional body or institution is essential to your position or is beneficial to the business, we will refund up to a maximum of three annual subscriptions per annum, if authorised by your line manager. If student membership of a relevant professional body or institution is required before you can sit examinations, we will provide financial support for this.

Core benefits

Long service awards

If you have 20 years of continuous employment or more, we will recognise your anniversary by funding a gift of your choice to the following values, as a token of our appreciation:

Continuous employment	Award
20 years	£250
30 years	£300
40 years	£400

Employee assistance helpline

This benefit is provided by experts outside the company on a wide range of personal and work-related problems, including: emotional, marital and family, bereavement, employment and career, financial, legal, alcohol and drug dependency, medical or health concerns.

You can take advantage of this confidential telephone service 24 hours a day, 365 days a year. All you need to do is call **freephone 0800 10 22 10**.

Share incentive plan

The plan is open to all employees who are resident in the UK for tax purposes and have been continuously employed for at least three months.

You can contribute up to 10% of basic salary or £1,500 in each tax year. We will arrange for shares in Northumbrian Water Group plc to be bought for you and will provide one matching share for every three partnership shares you purchase.

Deductions will be made directly from your gross salary to purchase the partnership shares, so you will not normally pay income tax or NI contributions on this amount. Full details of the plan are provided in a separate booklet available from HR.

Core flexible benefit

Buying and selling holidays

Your contract of employment will state your holiday entitlement. You may choose to either buy up to three additional days of leave or to sell two days from your annual holiday entitlement. The value of a day of holiday will be 1/260 of your annual salary. You must state at the beginning of the scheme year if you wish to buy or sell annual leave - your decision

cannot be changed during the course of the year. If you have any holidays outstanding by the end of the scheme year you cannot sell them back to the company.

If you buy a day, two days or three days of leave, your gross annual salary will be reduced by 1/260, 2/260 or 3/260 respectively. If you sell a day or two days of leave, your annual salary will be increased by 1/260 or 2/260. Either change in gross annual pay will be spread equally over the 12 months of the scheme year. The amount will be fixed based upon your salary as at the application deadline and will not be adjusted if your salary increases or decreases during the scheme year.

Any holiday bought is not liable for income tax or NI contributions, but there is a tax and NI liability on the amount of gross pay received for selling leave.

To be eligible to buy holidays, you must have completed your probation period by the beginning of the scheme year.

If you want to buy or sell any holidays, you must complete the **mybenefits** application form at the back of this booklet and return it by 6 March 2009.

Smart water



We are now able to offer employees the opportunity to participate in Smart Water. This is a salary sacrifice arrangement under which you can exchange salary for free water and sewerage, water only or sewerage only services that are provided by the Company. If you decide to take advantage of this benefit, you will no longer be liable for water/sewerage charges for your main residence and will be able to save tax and National Insurance on the amount of the sacrifice. Your salary sacrifice will be equivalent to the charge that would have been incurred if you had been a billable customer (referred to as 'Smart Water value' in the table).

How do I join?

To be eligible:

- you must be a named account holder for water and sewerage, sewerage only or water only services supplied by the company.
- the property must be your main domestic residence.
- you must be a UK tax payer.

You will be unable to participate in the benefit if the reduction in your salary will take your earnings below the lower earnings threshold or national minimum wage.

If we have already identified you as a customer, the enclosed letter provides details

How much can be saved?

Smart Water Value Examples	Tax & NI Savings per annum for 20% taxpayer	Tax & NI Savings per annum for 40% taxpayer
£300	£88	£123
£150	£44	£62
£40 (discounted scheme for South based staff)	£12	£16

Note: The Company will disclose to HMRC that a benefit is being provided to you in the form of free water/sewerage. Any tax on this benefit in kind is likely to be low in relation to the tax and NIC savings made from participating in Smart Water. For a 20% taxpayer it is estimated that the tax due on the benefit will be no higher than £5 for the 2009/10 scheme year which will slightly reduce the above savings.

of the Smart Water value for 2009/10. For measured customers only the estimate is based on average usage.

The amount shown for both measured and unmeasured values includes a reduction equal to the Direct Debit discount you would have received as a billable customer.

If you receive sewerage services from Thames Water or water from Hartlepool Water, it is still possible for you to participate in Smart Water. However, your participation will be limited to the services you receive from Northumbrian Water or Essex and Suffolk Water. Thames charges must be paid by ten (April 2009 to January 2010) deductions from your net pay (please complete the appropriate section of the application form if this applies to you).

Water supplied by Hartlepool will continue to be billed by them and these charges must be paid to them.

The Rules of the **mybenefits** scheme as amended from time to time apply. A copy is enclosed and is also available on Livelink under **people/pay and benefits/rules of my benefits** or from your manager.

If you have any queries please contact Gail Kirkham on **(5)34888** or Michelle Legg on **(5)2248**.

You need to complete the enclosed Smart Water application form and return it in the reply-paid envelope provided to the Billing Services Team based at St Mary's Lowestoft by 6 March 2009.

Childcare savings

Arranging childcare is a major concern for many employees and their partners. We recognise that working parents want to provide their children with the highest quality care whilst keeping costs down as far as possible. care-4 is a flexible electronic voucher scheme designed to make childcare that bit more affordable.

We are committed to this benefit and in supporting employees who strive to achieve the optimum work/life balance.

The care-4 scheme takes advantage of a Government initiative that allows £243 per month of your childcare cost to be free from income tax and NI contributions. If you are paying 11% NI and 20% tax you could save the following:

Annual childcare cost	£2,916
Annual tax saving	£583
Annual NI saving	£320
Total Saving	£903

You can join care-4 by agreeing to reduce your gross salary by a fixed monthly amount (up to £243 per month) for the whole scheme year. These funds are placed in a secure care-4 account from which you authorise payments directly to your carer's bank.

You can pay your carer up to £243 per month from the scheme. Any childcare fees above this amount you will need to pay direct to your carer.

You can use the care-4 scheme to pay registered carers including childminders, day nurseries, after-school clubs and play schemes, as well as approved home carers such as nannies.

The scheme also entitles you to free parental support on health, education and general issues, 24 hours a day, 365 days a year. The childcare helpline includes a childcare search service, should you wish to change your current childcare arrangements and for emergency/temporary childcare options.

As a care-4 member you have access to www.emergencychildcare.co.uk which provides the opportunity to search for and book emergency childcare when your normal childcare is not available. You can book for the same day or up to 3 weeks in advance and pay for the place through your care-4 account.

In addition you have free access to www.childcareplaces.co.uk, a service to assist you if you are looking for a new childminder, by enabling you to search by postcode for vacancies posted by registered childminders that are members of the National Childminding Association.

How do I join?

You need to have completed your probation period to be eligible for this benefit. You must select the care-4 benefit by 6 March 2009, by completing the childcare savings section of the *mybenefits* application form. You must also register your details with care-4. You can do

this by telephone or on-line using the number or website address given below.

You will need to provide your Payroll number, your name and address, your carer's name and full address and the name and date of birth of each of your children.

The Rules of the *mybenefits* scheme as amended from time to time apply. A copy is enclosed and also available on Livelink under **people/pay and benefits/rules of my benefits** or from your manager.

Please note that if you are already using care-4 there is no need to re-register. NB. Payment to care providers is electronic so check your carer is able to accept this.

For more information and to register call **0870 870 4114**, or visit the website www.care-4.co.uk and quote 'NWL05' and complete the *mybenefits* application form.

Helpline open **9.00am to 6.00pm** Monday to Friday and **9.00am to 5.00pm** Saturday.



Cycle2work

Cycle2work could be just what you need if you want a new bike to get fit, do something for the environment, have a less stressful journey to work and save pounds doing it.

Working with Halfords, we can bring you an innovative benefit that takes advantage of the Department for Transport's initiative to try to encourage us to use sustainable modes of transport to and from work. The tax and National Insurance savings available through the scheme make **cycle2work** a fantastic employee benefit. Fifty per cent of the bike's use should be work related, eg, travel to and from work, or to get around your work site, but you can also use it for leisure.

How does it work?

By entering into the **cycle2work** scheme you agree to a reduction in your gross monthly salary, depending on your chosen value, over a period of 18 months. The reduction from your salary is taken from gross pay so you benefit from savings depending on the rate of tax and National Insurance that you normally pay.

How do I join?

You need to have a permanent contract of employment, be over 18 years of age and have completed your probationary period to be eligible for this scheme.

The Rules of the *mybenefits* scheme as amended from time to time apply. A copy is enclosed and also available on Livelink under **people/pay and benefits/rules of my benefits** or from your manager.

You must register with **cycle2work** by 6 March 2009, by completing the **cycle2work** section of the *mybenefits* application form.

1. Visit your local Halfords store to decide what bike and safety equipment you require.
2. Choose the value that is closest to the value you require. (NB: the value must cover the total value of products as you cannot add your own personal funds of any description.)
3. Once your application has been authorised and processed you will be issued with a Letter of Collection. This is a voucher which you can redeem in any branch of Halfords.

You will have a further opportunity to join the scheme in October 2009.

For more information call **0870 066 0511** and quote 'Northumbrian Water'.



NWL Christmas savings club

Now you can save for your Christmas shopping using Northumbrian Water's Christmas Savings Club which has been set up just for employees.

How it works

You decide how much you want to save each month. You can save as little as £10 per month but can save anything up to £250 per month (in multiples of £10). You then arrange to have this amount deducted from your net pay, by completing the Christmas Savings section of the *mybenefits* application form.

All deducted amounts will be paid into an exclusive bank account which has been set up specifically for the Christmas Savings Club.

You save the same amount each month during the savings year and at the beginning of December your savings will be credited to your normal bank/building society account together with a share of any interest*.

At the beginning of December you choose what to do for the following year by either continuing to save the same amount, notifying a different amount you would like to save or withdrawing from the Savings Club.

* The Savings Club bank account will generally earn interest in line with base rate. Tax will be deducted before your share is added to your savings. No further tax liability will arise on the interest which can be omitted from your tax return.

Extra value?

You can make your savings work even harder for you by using the lump sum from your Christmas Savings Club to purchase pay as you go retail vouchers (see page 11). With savings of up to 12%, you can choose from a wide range of vouchers that can be used for Christmas presents or festive fare.

How do I join?

Simply complete the Christmas Savings section of the *mybenefits* application form. Decide how much you wish to save each month and remember it must be the same amount until December. Send your completed form to Personal Group to arrive by 6 March 2009.

The first deduction will be taken from your April pay. When you join the first savings year will last 8 months but in future years the savings period will be 12 months.

N.B. If you leave the company before the Christmas savings programme has been completed for that year, your savings will be refunded in full but no interest will be added. Stopping your monthly deductions before the deduction in November will only be considered in exceptional circumstances and there will be no access to the savings prior to December unless you leave the company.

Shopping vouchers

(deducted monthly from your salary)

Discounted vouchers are available to use at major supermarkets, department stores and many other shops and restaurants. Northumbrian Water is able to source retail vouchers from major retailers at discounted prices and pass the savings on to you. There are no tax or NI implications. There's a wide range of vouchers to choose from so there are lots of ways to save money. You can choose to have vouchers from the following stores:

Voucher	Discount	Voucher	Discount
Arcadia*	8%	Leisure Vouchers †•	8%
Argos ††	7%	Marks & Spencer	6%
ASDA	5%	New Look	6%
Boots	7%	Sainsbury's	5%
Debenhams	8%	Thomas Cook	6%
Currys**	8%	Threshers •	8%
HMV***	8%	WHSmith	8%
John Lewis (inc Waitrose)	8%		

Savings and budgeting ideas

- Set aside your supermarket or fuel budget as vouchers.
- Buy vouchers for Christmas and birthdays or use the vouchers to buy gifts.

What do I save?

If you normally spend £400 a month on groceries, you would save at least £20 by purchasing supermarket vouchers at a 5% discount.

You would have a deduction of £380 from your net pay and receive £400 in vouchers. This example represents an annual saving of £240.

How it works

Simply place a minimum monthly order of £100, which may be split in multiples of £10 between any voucher type (eg. £80 Sainsbury's, £20 Boots). The total amount in vouchers will be sent to your home address around pay day. The vouchers, except where indicated, have no expiry date. To avoid any delays in delivery,

* Arcadia Group Ltd - vouchers can be used in: Burton, Dorothy Perkins, Evans, Miss Selfridge, Outfit, Topshop, Topman and Wallis.

** Can be used in Currys, Currys Digital and PC World.

*** Can be used in HMV, Dillons, Hatchards and Waterstone's.

† Includes Pizza Hut, Bella Italia, TGI Friday, Brewers Fayre, Beefeater, Marriott Hotels, Premier Inn, JMC, Haven & Warner Holidays and Red Letter Days (see www.leisurevouchers.co.uk for the latest listings).

†† Argos vouchers are valid for one year.

• Leisure Vouchers and Thresher Vouchers are valid for two years.

please make sure you update Personal Group of any changes to your home address, by calling **0870 126 1828**. Your monthly salary will be reduced by the cost (not the face value) of vouchers selected.

How do I join?

You must register with Personal Group by 6 March 2009, by completing the shopping vouchers section of the *mybenefits* application form.

Retail vouchers (pay as you go)

Discounted vouchers are available to use at major supermarkets, department stores and retail outlets.

Order a minimum of £100 worth of shopping vouchers via the Lifestyle Voucher Service and receive up to 12% off the value of your order.

How to Order

Call the Lifestyle hotline on **0870 126 2936** or order online **www.personal-benefits.com/nwl**

denomination type P&MM will endeavour to dispatch your order within two working days.

Call **0870 126 2936** and quote 'NWL' Monday to Friday 9.00am - 5.30pm

Example savings: Order £200 worth of Currys Vouchers and you pay £180.

Please allow up to seven days for dispatch of your vouchers, if you have no preference on

Voucher	Outlets	Lifestyle Savings
Arcadia	Burtons, Dorothy Perkins, Evans, Miss Selfridge, Outfit, TopShop, TopMan, Wallis	9%
Argos	Argos Superstore	8%
Asda	Asda	5%
Boots	Boots and Boots Opticians	7%
Cornet	Cornet	10%
Currys	Currys, PC World, Currys Digital	10%
Debenhams	Debenhams and Browns of Chester	8.5%
Gap	Gap, Gap Kids and Baby Gap	10%
HMV	HMV, Waterstone's, Hatchards and Hodges Figgis	9%
Homebase	Homebase	7%
House of Fraser	House of Fraser, Dickens & Jones, Arnotts, Binns, Cavendish House, David Evans, D.H. Evans, Dingles, Hammonds, Rackhams, Frasers, Barkers, Army & Navy, Howells, Jollys, Kendals	11%
John Lewis	John Lewis & Waitrose	8.5%
Laithwaites	Laithwaites Wine	12%
Leisure Vouchers	Beefeater, Brewers Fayre, Costa, Pizza Hut, Premier Inn, TGI Fridays, Thomas Cook, Hastings Hotels, Keith Prowse, Tussauds Group, Marriott, Legoland, Bella Italia, Hoseasons, Blackpool Pleasure Beach, Saks, Haven, Butlins, Laithwaites, London Pass, Café Rouge, Red Letter Days, English Heritage, London Eye ...and many more. Please see www.leisurevouchers.co.uk for full listings of where and how your vouchers can be spent. Leisure Vouchers can be used for travel, however they cannot be redeemed on the High Street. Please call the dedicated helpline as detailed at www.leisurevouchers.co.uk/howtoenjoy for details of how to redeem.	10%
Love2Shop	The UK's leading multi-retailer gift voucher - accepted by over 75 retailers nationwide. Includes Iceland, Mothercare, Boots, Fashion Stores, Halfords, Carphone Warehouse, DIY Outlets and Electrical Retailers. Vouchers can also be used in the following restaurants - Bella Italia, Hard Rock Café, Café Rouge and Planet Hollywood. Please see www.love2reward.co.uk for a full listing. You can also spend your Love2shop Gift Vouchers at Park Travel - for your travel and holiday needs including package holidays, UK breaks and theme parks, flights, cruises, hotels, car hire, airport parking, insurance and much, much more. To use this voucher for holidays and travel you must call 0845 077 4444	8%
Marks & Spencer	Marks & Spencer	5.5%
Morrisons	Morrisons	2%
New Look	New Look	9%
River Island	River Island	8%
Sainsbury's	Sainsbury's	4%
Selfridges	Selfridges	7.5%
Signet	Ernest Jones, Lesley David, H Samuels	12%
Thomas Cook	Thomas Cook and Going Places. Can be redeemed in any Thomas Cook Shop, through Thomas Cook Direct, against Thomas Cook TV or via www.thomascook.com .	6%
Thresher	Thresher, Victoria Wine, Wine Rack, Bottoms Up, Drinks Cabin, Haddows & Hutton	10%
Virgin Gift Vouchers	Vouchers can be used in the following restaurants - Garfunkels, Café Uno, Est Est Est, Marco Pierre White Restaurants, Le Manoir Aux Quat Saisons and The Roof Gardens	8%
Waterstones	Waterstones	8%
WHSmith	WHSmith, John Menzies	10%

Terms and Conditions: 1. Minimum order value of £100 per shopping voucher type required. Vouchers must be ordered in multiples of £100. 2. Once we have ordered vouchers on your behalf we will not be able to cancel or refund your order. 3. Lifestyle cannot be held responsible for the cost of replacing lost or stolen vouchers. 4. Please note that charges will show as 'P&MM Travel Ltd' on your bank statement. 5. We are consistently striving to improve our selection of offers and discounts available; therefore they are subject to change without prior notice. For latest discounts please refer to the **mybenefits** website www.personal-benefits.com/nwl. 6. Please note that some stores may not offer change on vouchers. Please check with the store prior to ordering. 7. Vouchers can come in denominations of £5 and £10 although higher amounts may sometimes be used, please check when placing your order. 8. Please note if you have specified a certain denomination type then your order may be delayed if we are out of stock of that denomination. As such, please allow up to seven working days for dispatch of your order. If you have not requested a specific denomination type then please allow up to two working days for dispatch of your order. 9. Prior to purchasing Love2shop or Leisure Vouchers please refer to the relevant website, either www.love2reward.co.uk or www.leisurevouchers.co.uk for specific terms regarding redemptions on holidays. 10. Thomas Cook Vouchers are not exchangeable for cash and cannot be used against foreign currency for travellers cheques, cash refunds cannot be made on any balance not used. 11. On thomascook.com vouchers can be used to purchase your package holiday only. Vouchers cannot be used to purchase the following: flight only, accommodation only (both UK & overseas), tailor-made holidays, car parking except when you include this when booking your package holiday, Foreign Exchange or travellers cheque. 12. Some companies will not accept vouchers as a method of payment for store cards or other similar arrangements, please contact the relevant company directly prior to purchasing vouchers to determine if they are an acceptable method of payment.

Health & leisure

As a Northumbrian Water employee, you get membership of Incorpore, the health club company, and access to an exclusive network of 1,800 health clubs, gyms and leisure centres, which are guaranteed to offer you the lowest corporate rate available.

As an Incorpore member, you will also receive a guest pass or trial to view and experience the club prior to joining.

How it Works

To locate your nearest participating health club and to discover all the advantages of your Incorpore membership please visit **www.incorpore.co.uk** and login using company reference 'NWL'.

Alternatively, telephone our 24 hour customer support line on **0870 121 0829** and quote reference 'Northumbrian Water'.

Once you have chosen your club please contact them quoting "Incorpore" to book your visit and please present this booklet to the health club as proof of employment with Northumbrian Water.

Incorpore offer corporate discounts at 1,800 UK health clubs including major chains, local authority leisure centres and private gyms.

If your chosen fitness club does not currently participate in the network, they will endeavour to incorporate the club.

There is no deadline for registering for this benefit. If you would like assistance in choosing a club, would like to make a booking, or for further information visit the member section of the website address (your member login code is 'NWL'), or call the 24 hour customer support line.

Private medical insurance

Purchasing discounted PMI

If you are not eligible for the subsidised PMI Scheme, you may choose to purchase private medical insurance directly from AXA PPP healthcare. AXA PPP has a range of plans to suit individual requirements and budgets, and the company has negotiated a 10% discount on the standard rates. For further information

telephone **0800 389 7707** and quote reference **8406**. Cover might exclude existing medical conditions, and payments are made direct to AXA PPP.

AXA PPP can also offer a policy that provides cover just for children, called First Healthcare. The company has negotiated a 10% discount,

making the cost £8.99 per month for the first child and £7.19 per month for each additional child. For further information contact **0800 707 6897** and quote reference **2211**.

Computer loan

As an employee of Northumbrian Water you are able to apply for an interest-free computer loan from the company provided you have a permanent contract of employment and have satisfactorily completed your probationary period.

The loan can be to a maximum of £750, repayable via monthly deductions from your salary over a fixed period of two years. The loan can be used to buy a PC or laptop or any equipment linked to a PC e.g., printer/scanner. It cannot be used for any item of equipment that works independently from a PC e.g. digital camera.

An application form together with full terms and conditions is available on livelink under people/pay and benefits/computer loan or from your manager or HR.

You will be required to provide a receipt/proof of purchase for authorisation for the loan.

Bikes for the family

If you are not eligible for the **Cycle2Work** discount scheme because you do not use your bike for work related travel, this benefit gives you or members of your immediate family 15% discount off cycles and cycle accessories* at Halfords.

Firstly choose your cycle and cycle accessories from any one of Halfords stores, visit www.halfords.com to locate your nearest store.

- Contact Halfords Business Services on **0870 126 1829** between 9am and 5pm Monday - Friday.
- Quote Scheme Code: **NWLHal07**.
- Give your name, company name, employee number, address plus the total price of goods you wish to purchase and Halfords will post you a voucher to be used as part payment in-store e.g. If the cycle you see is £100 in-store, Halfords will send you a voucher to the value of £15.00 to be presented in store when purchasing cycle and accessories to the value of £100.00.

* Vouchers can only be spent on cycles and cycle accessories at full retail value in-store. This offer cannot be used in conjunction with any other offers and excludes the Boardman bike range and specialist order bicycles. The minimum purchase is £50.

Taxation service

Believe it or not, the taxman owes money to nearly half the working population of the UK. And you could be one of them.

Personal Taxation Services, the UK's leading personal tax rebate specialist has, to date, secured more than £60 million for tax payers.

To see if you are eligible to receive a tax rebate, please complete and send the questionnaire enclosed in the back of this book or visit their website at www.taxbuddies.com/pts/numwat.htm

Important information:

- No rebate, NO FEE.
- 60p in the pound refunded to you from every successful claim.
- A completely confidential service.
- The odds of receiving £10 from Personal Taxation Service are averaging 3 to 1.
- Rebates obtained to date range from £10 to £11,011.27.

There is no deadline for registering for this benefit. Simply complete the tax claim form provided in the back of this booklet or visit the website.

For more information call **0870 121 0818** Monday to Friday 8.30am - 6.00pm, and quote **'10122'**.

Personal Taxation Services is not part of the Personal Group of Companies.

Discounted legal services

The commercial law firms used by Northumbrian Water in the North East and South are offering 7.5% discount on legal services including conveyancing and will writing to employees and their immediate family.

Gordon Brown Associates have offices in Newcastle, Sunderland, Chester le Street and Houghton-le-Spring. Please contact them on **0191 388 1778** quoting **'Northumbrian Water'**.

Wortley, Redmayne Kershaw have offices in Chelmsford. Please contact them on **01245 491122** quoting **'Northumbrian Water'**.

Eyecare scheme

Vision Express is offering employees and their families substantial savings on eyecare.

- £10 standard eye examination.
- £30 off complete glasses and FREE eye examination.
- Save £70 when joining their Direct Debit scheme. Receive a FREE contact lens consultation, FREE registration and 3 months' supply of contact lenses (up to a value of £44.85).

To locate your nearest store and book an appointment, use **freephone 0800 738 090** or visit **www.visionexpress.com**

To receive a leaflet containing the corporate discount voucher, please visit any of the over 250 Vision Express stores nationwide, taking this benefit booklet with you and ask for Vision Select. Please note, this offer will not replace the existing company arrangement for eyecare tests and safety spectacles.

There is no deadline for registering for this benefit. Simply call the number, or visit any Vision Express store with this booklet, to receive the benefit. Offers not valid in conjunction with any other discounts, vouchers or promotions. No cash alternatives available.

Company eye tests and safety spectacles

If you use a VDU screen in your work and are defined as a DSE user, Northumbrian Water pays for your eye tests. If as a result of the examination, corrective spectacles are recommended for VDU use, we will contribute £55 towards the cost of the spectacles - this is increased to £75 for bi-focals and more complex prescriptions.

Virgin experience days

Save up to 20% on selected Virgin Experience Days

There are lots of experiences with many different themes - from driving a Ferrari, to feeding big cats or a day at a health spa.

Call **0870 128 8759** and quote **'Northumbrian Water'** or visit **www.virginexperiencedays.co.uk/nwl**

Cinema

Fantastic savings are available for visits to the cinema

Watch the latest film releases in the comfortable surroundings of your local cinema and enjoy a superb saving of up to 30%*. With over 175 participating cinemas nationwide, you'll be spoilt for choice!

Simply order your vouchers in advance via the Lifestyle hotline, stating which cinema you wish to visit. Then on arrival use your vouchers just like a gift voucher to purchase either an adult or child's ticket.

These vouchers have no expiry date, so you can choose when to redeem them.

Vouchers start from just £8.65 per standard pair, including FREE postage & packaging. And there are no charges for credit or debit card payments.

*(Savings based on average cinema entrance prices.)

How do I order?

Call the Lifestyle hotline on **0870 126 2936** and quote **'Northumbrian Water'** Monday to Friday 9.00am - 5.30pm or online via the Lifestyle website at **www.lifestylerewards.co.uk/cinema** and quote **'NOW'**. Details of your nearest participating cinema can also be found here. Please allow 7 working days for delivery of your vouchers.

Terms and Conditions

1. Cinema vouchers cannot be used to reserve tickets by phone, Internet or WAP ticketing services, nor do they give you priority over others.
2. Vouchers are not refundable, exchangeable or for resale. Duplicate copies or altered vouchers will not be accepted.
3. Admission is subject to normal film classification restrictions.
4. Offer cannot be combined with any other discount or promotional offer nor can it be used at premieres or special events.
5. Rates and participating cinemas are correct at the time of going to press and are subject to change without prior notice.
6. Once we have ordered vouchers on your behalf we will not be able to cancel or refund your order. Please note that charges will show as 'P&MM Travel Ltd' on your bank statement.

Free fishing

Free Fishing is available to you as a Northumbrian Water employee between 14 March 2009 - 30 November 2009 at the following locations - *Abberton, Cow Green, Derwent, Fontburn, Grassholme, Hanningfield, Hury, Kielder, Scaling Dam and Whittle Dene.*

You are allowed a maximum of 3 trout per visit except at Whittle Dene and Abberton where all fish caught must be returned.

A partner and up to two children or grandchildren may fish free.

You need to complete a registration form. This together with the full terms and conditions which apply can be obtained from John Batey, on **01434 240365** or **john.batey@nwl.co.uk**.

Dental plan

Look after your teeth and your pocket with Denplan.

Benefits	Denplan Key	Denplan Elementary	Denplan Essential	Denplan Essential Plus	Denplan Extensive	Denplan Extensive Plus
100% Reimbursement For NHS treatment	✘	✓	✓	✓	✓	✓
Worldwide Dental Injury Cover for up to £2,500 of treatments per dental injury up to four incidents per policy year.	✓	✓	✓	✓	✓	✓
Worldwide emergency dental treatment In the UK: up to £200 of treatment per incident for up to four incidents per policy year. Outside the UK: up to £400 of treatment per incident for up to two incidents per policy year. There is an overall maximum of £800 per policy year for this benefit.	✓	✓	✓	✓	✓	✓
Hospital Cash Benefit £50 for each night you stay overnight in hospital, up to £1,000 per policy year, for dental treatment under the care of a consultant specialising in dental or maxillofacial surgery in relation to a head or neck condition.	✓	✓	✓	✓	✓	✓
Dentist call-out fees Up to £100 per incident for up to two incidents per policy year.	✓	✓	✓	✓	✓	✓
Mouth cancer cover Up to £12,000 towards once course of treatment from up to eighteen months following diagnosis (smokers are included).	✓	✓	✓	✓	✓	✓
24 hour worldwide emergency helpline	✓	✓	✓	✓	✓	✓
Routine examinations	✘	100% reimbursement for NHS treatment	Up to £50 per policy year	Up to £50 per policy year	Up to £100 per policy year	Up to £100 per policy year
Hygiene treatments	✘	100% reimbursement for NHS treatment	Up to £60 per policy year	Up to £60 per policy year	Up to £120 per policy year	Up to £120 per policy year
Dental x-rays	✘	100% reimbursement for NHS treatment	Up to £40 per policy year	Up to £40 per policy year	Up to £80 per policy year	Up to £100 per policy year
Restorative treatments (and NHS band 2 & 3 treatment) Including but not limited to fillings, crowns, bridges, dentures and specialist treatment.	✘	100% reimbursement for NHS treatment	80% of the cost Up to £200 per policy year	80% of the cost Up to £1,000 per policy year	90% of the cost Up to £400 per policy year	90% of the cost Up to £2,000 per policy year
Employee	£4.20	£8.50	£14.05	£17.45	£23.45	£29.10
Employee and Partner	£7.80	£15.70	£25.95	£32.30	£43.20	£54.00
Single Parent Family	£6.75	£13.55	£22.45	£27.90	£37.35	£46.65
Family	£10.40	£21.00	£34.70	£43.25	£57.85	£72.35

Prices quoted are monthly premiums and include Insurance Premium Tax charged at a rate of 5%. Prices are valid until 31st March 2010. Dependants include the employee's partner and children up to the age of 21 (or 24 if in full-time education). Denplan Elementary is not applicable to children under the age of 18 (or 18 if in full-time education) as they are exempt from NHS charges.

Exclusions Treatment prescribed, planned, advised or taking place on or before the commencement date of the policy or for claims under the injury or emergency benefit for treatment required as a result of an incident that occurred prior to the commencement date of the policy. Treatment in connection with dental injuries must commence within a period of 6 months and must be completed within 24 months of the date of the original incident. Any treatment relating to damage or injury caused whilst participating in contact sports (including training) unless the appropriate mouth protection is worn. Any treatment not deemed to be clinically necessary. Implants and all costs associated with the preparation and fitting of such a device. Treatment for mouth cancer diagnosed before or within 90 days after you joined Denplan or for which tests or consultations began within those 90 days, even if the diagnosis is not made until later. If you pay your premium directly to Denplan you can only be covered under the terms and conditions of the policy from commencement date if you are a resident in the UK, Isle of Man or the Channel Islands.

How do I join?

You must register your interest with **Personal Group** by 6 March 2009, by completing the Dental Plan section of the **mybenefits** application form.

Full details of the benefits, exclusions and limitations can be found in the terms and conditions within the policy handbook, which will be sent out to you if you register your interest.

For more information call **0800 838 951** and quote **'Northumbrian Water'**.

Calls may be monitored or recorded for training purposes. Denplan Limited, Registered number 1981238, England. Registered office 107 Cheapside, London, EC2V 6DU, United Kingdom. This policy is underwritten by AXA PPP Healthcare Limited. Registered in England number 3148199. Registered office 107 Cheapside, London, EC2V 6DU, United Kingdom. Denplan Limited is an Appointed Representative of AXA PPP Healthcare Limited which is authorised and regulated by the Financial Services Authority. Denplan Limited can only offer the dental insurance of AXA PPP Healthcare Limited.

Personal financial and mortgage advice service

The Personal Financial and Mortgage Advice Service gives all employees access to independent financial advice.

Simply call the telephone number or access the Berkeley Morgan Ltd website www.berkeleymorgan.co.uk. They will arrange for a Financial Adviser to discuss your individual circumstances with you on the telephone or, where appropriate, arrange an individual meeting at a time and location convenient to you.

Professional personal advice on...

Pensions

- Existing or new personal pensions.
- Company pension transfers - via their associate company, LighthouseCarrwood Protection.
- Ways of helping you plan and protect.
- Comparisons with existing life/critical illness policies.
- Cover for individuals and for possessions.

Savings and investments

- A range of savings schemes, including bonds and tax-efficient ISAs.

Mortgages

- A wide range of mortgages for those who are moving home.
- Home Buying for the first time.
- Remortgaging for a better deal or to raise extra funds.

Your home may be repossessed if you do not keep up repayments on your mortgage or any other loan secured on it.

This benefit is on offer until the end of the scheme year (31 March 2010). Simply call the number to receive any financial and mortgage advice.

For more information call **0845 122 0060** and quote **'NWLFO1'**

The Personal Financial and Mortgage Advice Service is Whole of Market. This means we can look at a wide range of providers and recommend one suitable for your circumstances. The Personal Financial and Mortgage Advice Service is operated and administered by Berkeley Morgan Ltd, a company authorised and regulated by the Financial Services Authority. Registered address: John Ormond House, 899 Silbury Boulevard, Central Milton Keynes MK9 3XL.

LighthouseCarrwood Ltd is an appointed representative of LighthouseXpress Ltd which is authorised and regulated by the Financial Services Authority.

RAC breakdown cover

Save 25%* on RAC Breakdown Cover as a Northumbrian Water employee

Prices start from only £34.50* for RAC Breakdown Cover. As an employee of Northumbrian Water, this offer is available to you and your immediate family** at enrolment or renewal. Peace of mind 24 hours a day, every day of the year, the rescue service is available whether you are a driver or passenger

in your or another vehicle. (Non-commercial vehicles only, excluding certain vehicle types.)

RAC appreciates that all motorists have different requirements, therefore, choose the level of service to best suit your needs from a menu of options:

	Standard RAC Price	NW Price*	Saving
Roadside	£46	£34.50	£11.50
Roadside, Recovery	£95	£71.25	£23.75
Roadside, At Home	£107.50	£80.63	£26.87
Standard Cover (Roadside, Recovery, At Home)	£141	£105.75	£35.25
Joint Cover †	+£26 for Roadside or Roadside/Recovery or Roadside/At Home or +£34 for Standard Cover (in addition to the prices above)		
Joint & Family Cover †	+£73 for Roadside or Roadside/Recovery or Roadside/At Home or +£85 for Standard Cover (in addition to the prices above)		

(Other service levels are also available. For European cover please ask for details). Prices are subject to change.

Join today. New members call **0800 581 077** and quote **GE0305**

Calls may be recorded and/or monitored.

*Discounts are based on standard RAC retail prices at the time of application with payment on a continuous annual basis, prices may vary if payment is by other methods. **Immediate family members are those who are related to you and live in the same household, up to a maximum of four additional people. †Joint Cover provides assistance to another named member of your household. Family Cover provides assistance to up to four other named members of your household. Offer applies to all levels of personal based cover, does not apply to RAC Solutions and cannot be used with any other promotion. Prices are subject to change. Full terms and conditions apply, which are available on request. Provided by RAC Motoring Services and/or RAC Insurance Limited. RAC Motoring Services (Registered No. 1424399, Registered Office: 8 Surrey Street, Norwich, NR1 3NG) in respect of insurance mediation activities only and RAC Insurance Limited (Registered No. 2355834, Registered Office: as above) are authorised and regulated by the Financial Services Authority within the jurisdiction of the Financial Ombudsman Service and the Financial Services Compensation Scheme.

Holiday discounts

Take advantage of commission free travel on your next holiday

Select your next holiday from **ANY*** tour operator brochure and with **Lifestyle** you're sure to make great savings! With over 750 brochures to choose from you'll be spoilt for choice.

How to book

Once you have chosen your holiday call the Lifestyle hotline on **0870 126 2936** to make your booking.

* Tour operator must be ATOL/ABTA bonded. Excludes direct sell operators.

For more information call **0870 126 2936** and quote **'Northumbrian Water'**.

Here are just some of the great discounts on offer:

Airtours	12%
Beachcomber	12.5%
Club Med	13%
Continental Airlines Vacations	up to 15%
Cosmos	10% - 14%
Cresta Holidays	10% - 13%
Crystal Holidays	7%
First Choice	10%
Funway	up to 15%
Hayes & Jarvis	10%
Inghams	14%
Jetsave	7%
Kuoni	11%
Leger Holidays	10% - 16%
Libra Holidays	10% - 16%
Norwegian Cruise Lines	15%
P&O Cruises	12%
Premier Holidays	10% - 17%
Sovereign Holidays	10% - 12%
Thomas Cook	12%
Thomas Cook Signature	9.5%
Thomson Holidays	10%
United Vacations	up to 15%
Virgin Holidays	10% - 13%

Terms and Conditions: 1. Bookings must be made at least 14 days in advance of your proposed date of travel. You may use the offer for yourself, spouse (or partner) and for unlimited dependants. In addition you may use the travel offers for persons other than those named above provided you are travelling with them both on your outward and return journey. 2. Discount applies to prices as published in the operator's brochure (including any published special offers e.g. early bird discounts) but cannot be applied to special Internet offers that they may advertise from time to time. 3. Discount levels are subject to change without prior notice. For the latest discounts please refer to the **mybenefits** website www.personal-benefits.com/nwl. 4. Offer excludes direct sell operators e.g. James Villas, Portland Holidays. Offer also excludes optional extras e.g. excursions, attractions passes, lift passes etc. 5. Deposit / payment requirements will be advised at the time of booking. Cheques and Postal Orders should be made payable to: 'P&MM Travel Limited'. Please note that charges will show as 'P&MM Travel Ltd' on your bank statement and a 1.5% charge for using your credit card will apply. 6. Bookings will occasionally need to be made by a P&MM representative over the telephone and this may result in your details being taken and your call being returned.

Holiday additions

Make great savings on flights, car rental and holiday extras.

Up to 10% off flight bookings

Receive up to 10% off your airfare with charter flight operators e.g. Monarch and First Choice Airways. (Offer excludes direct sell airlines e.g. Ryanair, easyJet etc.)

Up to 14% off holiday extras

- Receive 14% off airport parking.
- Receive 10% off airport lounges.
- Receive 12% off airport hotels and airport by rail travel.

Up to 12% off world-wide car rental

Cut the cost of your next holiday and take advantage of some great savings on car hire:

- 12% off Holiday Autos.

Please note that charges will show as 'P&MM Travel Ltd' on your bank statement and a 1.5% charge for using your credit card will apply.

For full terms and conditions please refer to the *mybenefits* website www.personal-benefits.com/nwl. Bookings will occasionally need to be made by a P&MM representative over the telephone and this may result in your details being taken and your call being returned.

For more information call **0870 126 2936** and quote **'Northumbrian Water'**

Hotels & short breaks

Guaranteed savings from 10% up to 60% on hotels and short breaks worldwide.

HotelStayUK works with major UK and worldwide hotels to provide hotel and short breaks.

They can offer

- 30,000 hotels in the UK, Europe and Worldwide.
- Hotels in city, town, coastal and countryside locations.
- Fantastic last minute deals.
- Discounts at major hotel groups.
- Easy to use web site **www.hotelstayuk.com**, password **'NWL'**.
- Advice and booking line.

For more information call **0870 128 8760** quoting ref **'NWL'** Monday to Friday 9.00am – 6.00pm or visit **www.hotelstayuk.com** and log in with password **'NWL'** to make safe and secure online bookings.

Travel insurance

With Holiday Travel Insurance from Rapidinsure you can rest assured that you are protected against the cost of most of the mishaps that could happen to you when you are on holiday.

You can choose either a single trip or annual multi-trip policy, both providing the wide range of benefits shown. Cover is available at very competitive prices.

All trips must start and finish in the UK, involve at least one pre-booked overnight stay and must not last more than 31 days.

Simply visit the website or call the number below to purchase this benefit.

If your travel plans are not restricted to short-stay holidays, check the Rapidinsure website - they can also arrange cover for groups, backpackers and business trips.

All benefits quoted are valid from 2nd February 2009, but may subsequently change without notice.

Cover	Maximum Sums Insured Per Person
Cancellation (Optional cover)	£3,000
Curtailment	£3,000
Missed Departure	£1,000
Travel Delay	£100 (Abandonment £3,000)
Personal Accident	£10,000
Medical Emergency Expenses	£5,000,000
Medical Inconvenience Benefit	£300
Loss of Passport/Driving Licence	£250
Personal Public Liability	£2,000,000
Legal Expenses	£25,000
Personal Property (Optional Cover)	£1,500 (Limits apply to certain articles)
Personal Money	£500 (Cash £200)
Delayed Baggage	
Over 24 hours	£250
12 to 24 hours	£100
Winter Sports (Optional Cover)	
Ski Equipment	£750 (Single article limit £150)
Ski Hire	£300
Delayed Ski Equipment	£100
Ski Pack	£250
Piste Closure	£300
Avalanche	£150
All benefits are subject to the terms, conditions and exclusions of the policy	

For a full quotation visit **www.rapidinsure.co.uk** and include reference code **NW4** OR call **0844 8730 902** (Monday to Friday 9.00am - 5.00pm) and quote reference code **NW4**.

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