

TARMAC
Employee
Benefits
booklet



Welcome to your Tarmac Employee Benefits!

At Tarmac we want to ensure that you have access to employee benefits that make you feel supported and valued, and we understand that this extends to more than just your salary.

Your health and wellbeing is at the heart of our purpose, which is why we have developed a tailored benefits package alongside our core offering to reflect our ongoing commitment to ensuring you have a great work / life balance.

This guide will take you through our employee benefits and where you can find them.

If you have any questions, please contact the Employee Benefits Team.

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TARMAC Reward

Living better, your way, the Tarmac Way

What better place to start introducing you to our benefits than Tarmac Reward, our dedicated reward hub!

Tarmac Reward hosts all our benefits so here you'll be able to apply for benefits, find more information, read about the latest new products and services we launch and take advantage of hundreds of discounts, vouchers and cashback available to you at your favourite retailers!



Holiday purchase scheme

The Holiday Purchase Scheme opens for two windows a year in November and May, whereby you can apply to purchase up to 10 extra days annual leave so that you have more flexibility to help with caring for loved ones and taking care of yourself.



Cycle to work scheme

The Cycle to Work Scheme allows you to purchase either a bike, biking equipment or both from a huge range of retailers up to £2,000, subject to your earnings, payable over 12 months via your pay helping you to feel healthier, saving money and the environment one pedal at a time!



Smart tech loans

Save money on the latest technology with Smart Tech loans up to a maximum of £750, subject to your earnings, payable over 12 months via your pay, helping to reduce the burden of purchasing those larger items at the time that you need it most.



Discounts, vouchers and cashback

Take advantage of hundreds of discounts, vouchers and cashback available to you at retailers all over the country, from restaurants and supermarkets through to car breakdown cover, there's so much to choose from – you won't want to miss out! You can also check discounts on the go using the SmartSpending app for instant discounts straight to your wallet!



eCards

Recognise those important moments using our electronic cards, great for celebrating, rewarding achievements and sharing appreciation across your teams and colleagues!

Financial wellbeing



We want to ensure that you have access to financial wellbeing support whenever you need it most, so we have partnered with two providers that we feel can provide a range of support to help you to navigate through any stresses that life may throw at you.

Salary Finance

Salary Finance are available to provide you with products, tools, and support that could help you improve your financial wellbeing. Their products are designed to help build financial understanding and take action on the most common sources of financial stress: being in debt, having limited to no savings buffer and day-to-day money management issues.

Through Salary Finance you'll have access to:

- **Borrow** - Affordable loans from £1,000 to £25,000 repaid through salary subject to eligibility
- **Save** - Savings directly from your salary, helping you save without the hassle
- **Help to Save** - The Government backed scheme which provides those eligible with the opportunity to earn bonuses for saving
- **Learn** - Access to educational resources in all shapes and sizes to suit your financial situation and learning styles.



Cushon

Cushon offer a simple way for you to invest and build healthy savings habits directly from your pay, no matter what your financial situation. They provide a range of saving products to help you meet your financial goals, with the convenience of saving directly through your pay.

Through Cushon you'll have access to:

- **ISAs** - Tax-free savings that can be held in investments or cash, so you get the chance to make the most of your money while having complete control over your savings.
- **Lifetime ISAs** - The Government backed scheme to help those eligible with getting on the housing ladder or supplementing retirement savings.
- **Junior ISAs** - A long-term, tax-free savings account that lets you save and invest on behalf of a child under the age of 18.
- **General Investment Accounts** - Continued saving if you have exceeded your annual ISA allowance.





Save as you earn (“SAYE”)

After one year of service, you’ll be able to participate in the annual CRH Savings-Related Share Option Scheme. You’ll have the option to buy CRH plc shares at a fixed discounted price with favourable tax treatment at the end of the savings period, giving you the opportunity to invest in your future as well as CRH’s.

When you’re eligible, you’ll be invited to join the Scheme’s three or five year savings plan whereby you can save between £10 and £500 per month which is

fixed for the savings period and will be paid into a Shareworks account. You will also continue to be invited to future opportunities in the Scheme, so long as you have not exceeded the maximum monthly savings already.

If you choose to join the Scheme, your monthly savings will accrue in your account with Shareworks until the end of the three or five year savings period at which point, you’ll be offered the option to exchange your savings for CRH shares at the agreed fixed discounted rate.

If, at this point or any point in the savings period, you decide that you no longer wish to go ahead with the purchase of shares, you can choose to exit the Scheme and receive your savings back as cash.

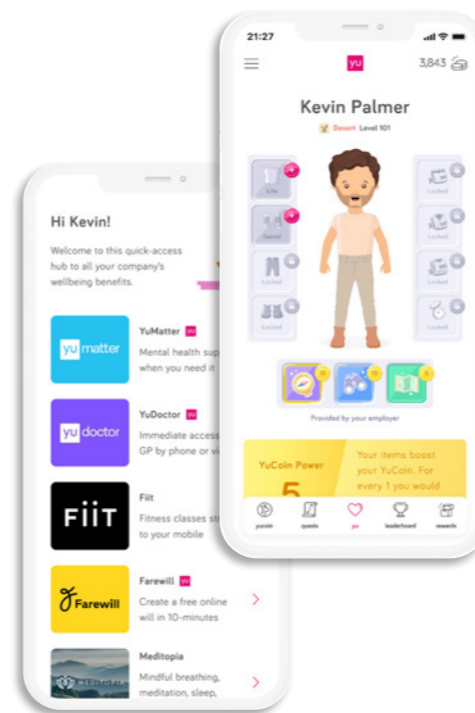
If you choose to continue in the Scheme and then sell your shares, any interest is tax-free, and you won’t pay any tax or national insurance on any difference between the cost of the shares and what they’re worth.

CRH

Health and wellbeing



Our partnership with YuLife is part of Tarmac’s ongoing commitment to improve the health and wellbeing of our people. YuLife host our Company life assurance, EAP and Virtual GP service via their Wellbeing app to make things that little bit easier and straight forward.



Once you have downloaded the Wellbeing app you can start exploring and earning YuCoin, the in-app currency through your daily steps, wellbeing activities like meditation or participating in challenges! Then you can exchange your hard-earned YuCoin for amazing discounts and vouchers in top stores such as Amazon, Nike, Aldi or use to give to some great charity causes that you’ll be able to fund via the app.



Virtual GP appointments

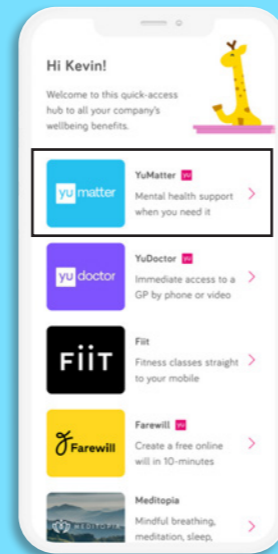
You have access to a virtual GP through **YuDoctor** and second medical opinion service which gives you, and your family, timely access to medical advice 24/7, 365 days a year whether that is over the phone or via video call, the team is on hand for medical advice, prescriptions and referrals.



Your Employee Assistance Programme (“EAP”) service

Life isn't always easy and sometimes it helps to have someone to talk to. Big life events like buying a new home, experiencing illness, managing money or relationships can make the journey both exciting and challenging.

It's not always possible or practical to speak to friends, family or colleagues, so an independent expert might be the best option which is why you have access to YuLife's **YuMatter** service. It's a completely confidential service where you can speak to a qualified professional or counselor about work or personal issues, at any time of day or night.



The service is provided by Workplace Options (“WPO”) and you have access to:

- 24/7 access to mental health experts
- Short term clinical counseling
- Legal & Financial information
- Life & Career coaching
- Bereavement counseling

In addition, your immediate family can also access this service, supporting you and your loved ones to maintain a healthy life.



Company Life Assurance

As a Tarmac employee, you will be covered for life assurance under the Company's life assurance policy.

The level of your assurance is determined by your pension scheme membership and cover is in place whilst you are employed by Tarmac up until the age of 75.



Wellbeing centre

As a Tarmac employee you'll have access to the Wellbeing Centre held on Tarmac Reward to support your everyday lifestyle. From great articles, recipes, fitness exercises through to meditation, you'll find tonnes of material available to you via your tablet, pc or smartphone.

The Wellbeing Centre features four key areas to support you physically and mentally:



MOVE – Choose from a selection of the best exercise videos to help you meet your fitness goals, read the latest fitness articles on topics such as injuries, new techniques, exercise in pregnancy and exercise for weight loss and access discounts for health and wellbeing centres across the UK and online fitness providers.



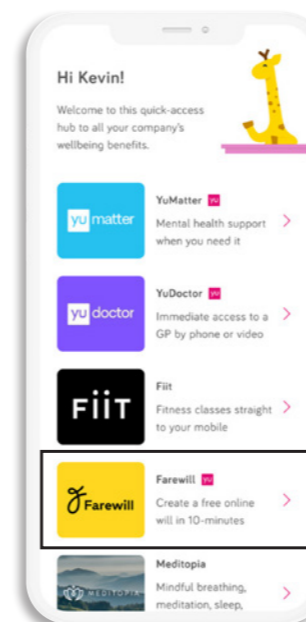
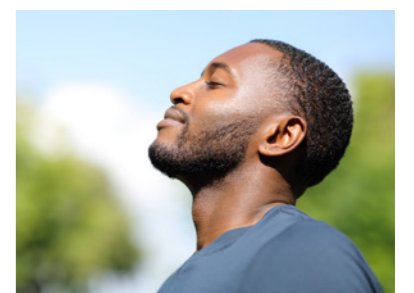
MUNCH – Take inspiration from heaps of tasty recipes to spice up your culinary skills. Search from hundreds of recipes from all around the world and to suit everyone's appetites and diets. Read articles from top fitness and lifestyle coaches and access discounts for healthy food delivered straight to your doorstep.



MONEY – Swat up on financial wellbeing tips and expert guides to help you manage your money better and improve your financial health. Access articles from a huge collection of financial topics and take advantage of the money tools and calculators available to support you with your future planning.



MIND – Indulge in a collection of mindfulness audios and tips to reduce stress, increase your productivity and help you sleep better.



Farewill

You are entitled to the free will writing service with **Farewill**. Write your will from your computer in under 15 minutes for free (original value £90 to £140) which includes a single or joint will.

You can access your **Farewill** free will writing service from the Rewards section of the YuLife app at any time.



Healthcare



Westfield Health cash plan

The affordable health cash plan by Westfield Health is available to you via Tarmac Reward and is a great way to help you budget for your essential health costs as well as provide access to valuable health and wellbeing services, for those more unexpected health issues. Westfield Health offer two levels of cover, Regular Cover for optical and dental care, private consultations and therapy treatments or Regular Cover with Hospital Treatment Insurance which includes lots of non-urgent surgical procedures both of which payable via direct debit as a monthly payment.

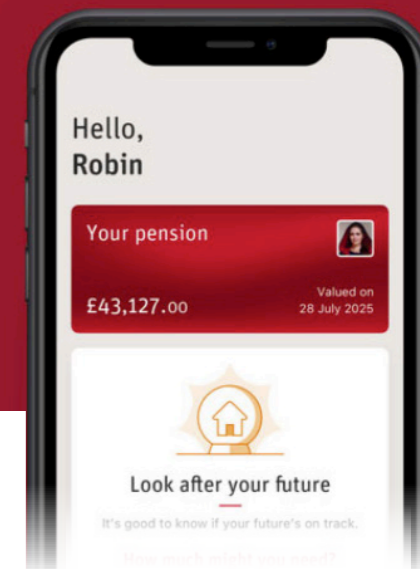


Pensions and retirement support



Pensions

At Tarmac, you have the option to join our pension scheme with Scottish Widows called the Tarmac Retirement Savings Plan. A pension is a great way to make long-term savings towards your future in retirement.



You'll have received your invitation to the Plan with your contract which sets out all the important bits including what you'll contribute, what the Company will contribute and how pensionable pay is calculated.

The main basis of any defined contribution pension scheme works as follows:

Your contributions + the Company's contributions + tax-relief = **your pension savings**
 Your pension savings + investment growth = **your pension pot***

*It is important to remember that the value of your pension pot can go up as well as down.



Private medical insurance with AXA Health

If your role is at band 3 or above, you will be offered Private Medical Insurance ("PMI") with AXA Health at a reduced cost via benefit in kind ("BiK"). A BiK is an employer benefit provided to you which isn't included in your pay, the value is instead included on your P11D and deducted from your personal tax allowance for the next tax year. You will be invited to join the scheme when you receive your contract, and your invitation will set out the level of cover you are entitled to plus the cost of any additional cover, payable monthly, if you select it.

Whether you choose to join for the remainder of the year is up to you, although if you decide not to join, you will not be offered membership again until the following tax year so it is important that you consider this as soon as you can.

AXA Health provide a suite of healthcare services which have been designed to improve overall health and wellbeing for employees, ensuring a pathway to clinical expertise and support is available quickly and, in most cases, without a GP.

Some of the key services that AXA Health can offer support with are listed below and for AXA's extensive coverage of health services, please refer to their handbook via Tarmac Reward:

- **Musculoskeletal Treatment** - Musculoskeletal treatment from clinical experts without the need to see a GP
- **Mental Health Care** - Psychological treatment for mental health support without the need to see a GP
- **Breast & Skin Cancer Pathway** - Fast access to experts and the latest technology without the need to see a GP
- **Long Covid Pathway** - Access to a multi-disciplinary team of long covid experts
- **Fast Track Appointments** - Quick and easy appointments with a referral
- **Doctor at Hand** - Unlimited 24/7 GP appointments.



The People's Pension

If you decide not to join the Tarmac Retirement Savings Plan, or don't make a decision within the first three months of your employment we are responsible for assessing whether you meet the criteria to be enrolled automatically into the People's Pension, our pension scheme for the purpose of Automatic Enrolment ("AE") under the AE legislation.

The criteria is subject to change but if you earn over £10,000 and are aged between 22 and State Pension age you are likely to be enrolled into the People's Pension if you are not in another pension scheme, details of the latest government contribution rates and the pensionable pay basis will be issued to you before you are enrolled so you have chance to review these and make a decision as to which pension scheme you wish to join.



If, after being enrolled automatically in the People's Pension, you decide that you do not wish to join the scheme you can opt out within 30 days and receive a refund of your contributions, subject to deductions (tax / national insurance). However, it is important to ensure that whichever option you choose you are making the right choice for your future.

If you would like to check out the People's Pension website in the meantime, head to thepeoplespension.co.uk/ and if you become a member of the scheme, you'll be issued with access your online account.

Retirement service

We've partnered with Hargreaves Lansdown ("HL") as our Retirement Service provider to help you explore your retirement choices as you and when you approach retirement.

It's free to access HL's retirement support and guidance and they can give you information to help you make your own informed decisions, but not personal advice. When the time is right for you, they can help you make sense of all the different options at retirement, including:

Drawdown

A flexible way to access your pension. Up to 25% as a tax-free lump sum, and then keep the rest invested. Take a flexible income (taxable) as and when you need it.

Annuity

A tax-free cash lump sum of up to 25% and a guaranteed income (taxable) for the rest of your life. By providing your health & lifestyle details, you could qualify for a higher income.



Lump sums

Withdraw your whole pension or keep some invested. Up to 25% of each withdrawal will be tax free and the rest taxable.

Or how to mix all three options up!

If you choose to use HL, they can help you with obtaining annuity quotes, explaining how Drawdown works and the paperwork and admin. As well as support at retirement, they host lots of retirement planning resources to start you off, from calculators to blog posts and webinars giving you the knowledge and confidence to boost your savings while you're still working.

**HARGREAVES
LANSDOWN**



Company Car Scheme



Your contract will set out whether you will have use of a company car for your role or due to your band, both of which mean that you are entitled to a company car as a contractual benefit. Your company car benefit will include road tax, insurance and maintenance so that it's as hassle free as possible for you, as well as this you are entitled to use the car for business and private mileage meaning you can take long weekends away with one less thing to worry about.

Whether you have access to a pool car, hire car or a new car this benefit is deemed as a benefit from the Company, also known as a Benefit in Kind ("BiK") which means that we have to add the value to your P11D at the end of the tax year so that tax for the company car can be calculated.

With this in mind, it is important therefore that you consider choosing a car that is as environmentally and economically friendly as possible to ensure that your tax charge is at a minimum.

You can review the tax implication of a car on the government website www.gov.uk/calculate-tax-on-company-cars which will assist you with making your choice.

If you have the option to trade out of the Company car scheme and choose a cash allowance, you will need to ensure that your car meets the Company's policy, details of which are included along with your contract. Please note, any cash allowance is subject to deductions for tax purposes.

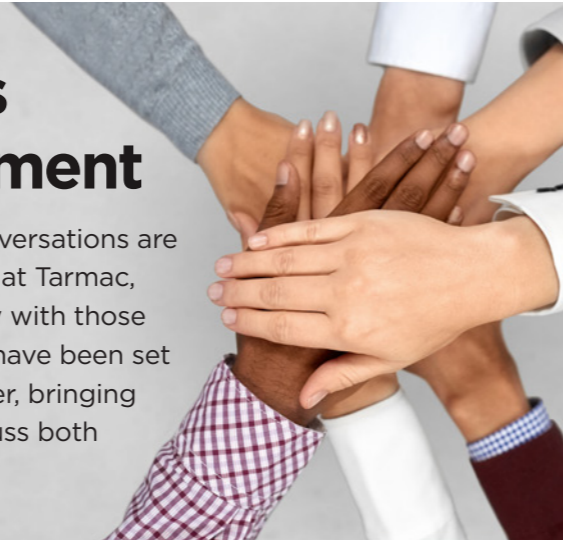
Annual Incentive Schemes

At Tarmac we know that we work best when we work together, which is why we have designed an annual incentive scheme specifically for rewarding our people when we achieve our business goals. Our schemes are just one of the great ways that we can share the success of our business whilst continuing to invest in our people.

For all new starters to the business if you joined before 1 October, you will be invited to one of our schemes for that first year on a pro-rated basis. Your invitation will set out all of the terms of your entry to the scheme including, the maximum percentage of pay that you could achieve and how it is calculated.

Employee communities and individual development

We understand that lived experiences and shared conversations are essential to ensuring that our colleagues feel at home at Tarmac, and that feedback is collected and shared respectfully with those who can impact change. Our employee communities have been set up to facilitate conversations and change for the better, bringing together those from a variety of backgrounds to discuss both their personal and work-based experiences.



Some of our employee communities include:

LGBTQ+

The LGBTQ+ Community is a social group with over 100 members of the community and allies. It provides support on LGBTQ+ matters, shares information and knowledge and is a safe social space. There is also a private group for those colleagues who want to remain anonymous with the wider business but still reap the benefits of the community.

Parents and carers

The Parents and Carers Group is an active space with well over 150 members sharing resources, ideas and knowledge as well as promoting and collaborating with other communities.

Ability

The Ability Community is a hub for all those who have a disability or super-strength in Tarmac. They aim to make the business as accessible as possible both in a physical and literal sense. The current chair, James Freeman, is a paralympic world record holder.

Female voice

The Female Voice Community was set up for women in the business to share their experiences and discuss any changes they would like to see within Tarmac. It has been a great way to introduce new projects such as the welfare audit and women's PPE and maternity PPE.

Menopause

The Menopause Community was set up on the back of the Female Voice Community. This is a closed group for all employees that are going through Menopause to share their experiences and support one another.

Sustainability

The Sustainability community features over 150 members sharing ideas about both personal and company-wide sustainability and is closely linked with Tarmac's own sustainability strategy.

REACH

The REACH Community is a space for BAME (Black, Asian and Minority Ethnic) colleagues to share knowledge and offer support. The name REACH stands for Religious, Ethnic, and Cultural Heritage. The group has over 100 members.

Health and wellbeing

The Health and Wellbeing Community was set up to be a safe space for members to talk about health and wellbeing in the workplace, any challenges they have faced and any resources available for further support.

Early Careers

The Early Careers Community was set up for all graduates, higher apprentices and apprentices to be able to network with one another whether they have recently joined the business or have been with Tarmac for a few years. It is a great way to share experiences and connect.



The Discovery Zone - Your Development

The Discovery Zone is your on-line learning hub, designed to enable you to develop capability to reach your full potential in your current and future role.

The Tarmac Reward Team

We hope that you have found this booklet a useful insight into the many areas of benefits that you can access as a Tarmac employee. Our offerings are ever evolving, and we will continue to keep you updated with new and exciting changes as we launch them!

Whilst we do our utmost to help you self serve those benefits that are important to you, please also note that we have a dedicated Reward Team here at Tarmac who are on hand to support you with specialist information and give you guidance whenever you need it. The Reward Team continuously seek to improve and enhance the way that we reward and recognise our people and ensure that the employee benefits we offer are easy to access and continue to be the most beneficial for you. Our contact details are provided on the contact page of this booklet and we're always happy to help.

TARMAC 
Reward
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REINVENT
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