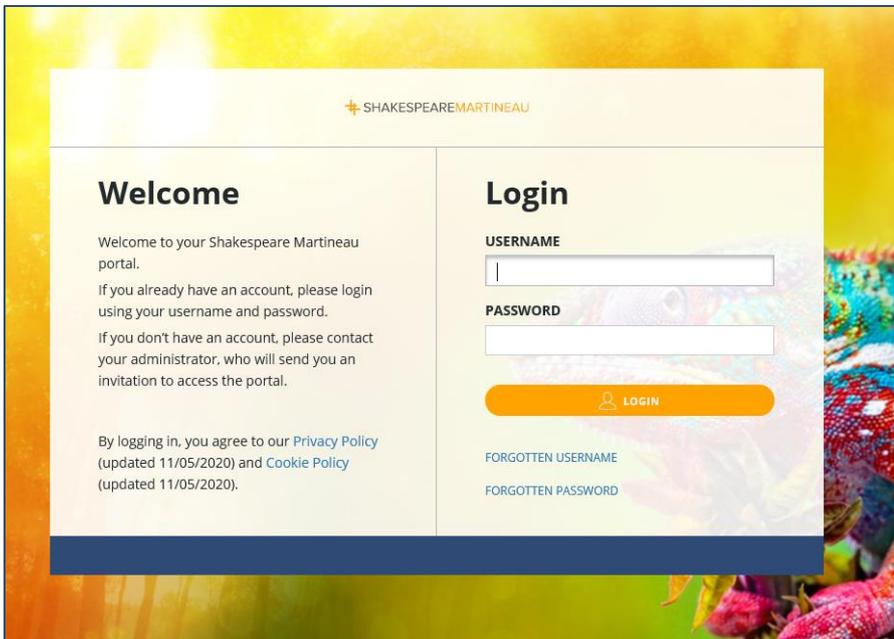


Welcome to the Benefits Platform

Below is an overview of the benefits platform where you can review, select and update your benefits options. Please note: some of our benefits will only be available to update when the benefits window is open.



Before you log in for the first time, you will receive a link from Zest Benefits to your work email address with a registration link; follow the link and from here you will be asked to **verify your date of birth**, confirm you're **not a robot**, create your own **username and password**, and check and confirm agreement to **Terms of Use**. Once you've done that you will be sent a **verification email**, click the link to **verify** before being taken to the **login screen** (shown here).

You won't need to be in Citrix to access the benefits platform, you will just need to use the following link:

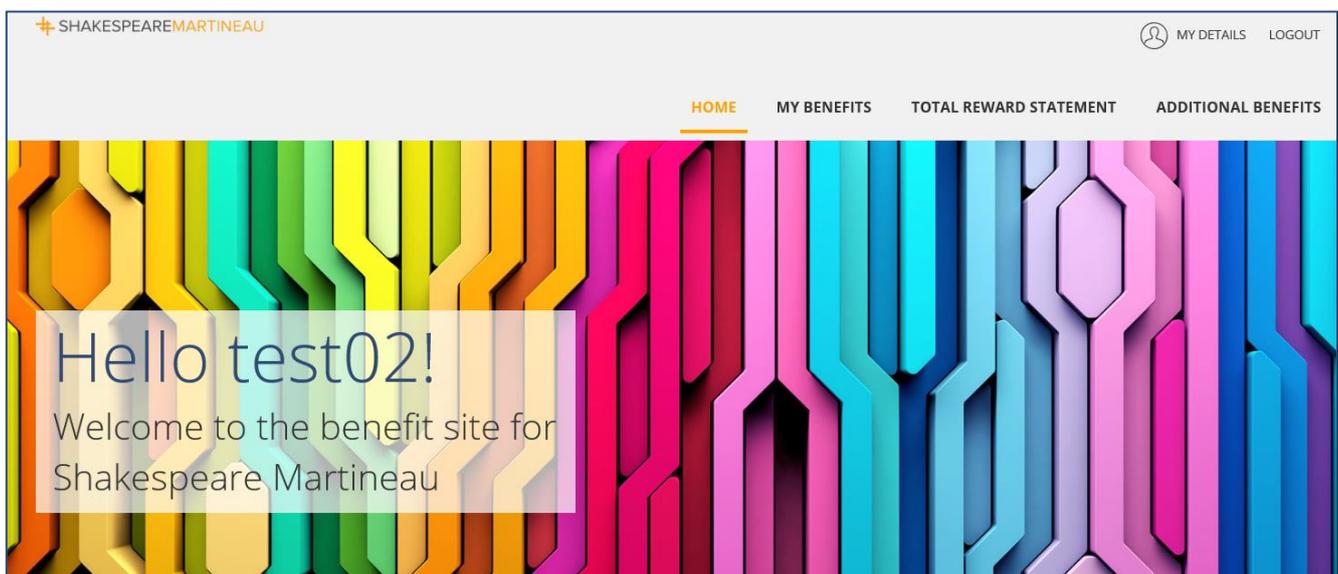
<https://my.zestbenefits.com/shma/>

You can also find a link on the HR Portal.

You will then be taken to your home screen (below):

From here you can select: **MY BENEFITS** (page 2) which can include Life Assurance Flex, Private Medical Insurance, Medical Cash Plan, Critical Illness Cover, Dental Insurance, Travel Insurance and Give As You Earn; **TOTAL REWARD STATEMENT** which shows your flexible benefits value including your salary; and **ADDITIONAL BENEFITS** which can include links to Tax Free Cycles, Travel Scheme, Active Discounts, Gym Discounts and Employee Assistance Plan info.

You will also see the "My Details" button towards the top right hand side of your screen – here you can update your family details so that you can include them on your scheme where family cover is available, alternatively you can do this when you're selecting the benefit. You can also update your nominated beneficiaries for your Life Assurance cover*.



*You may have provided these details to HR using the "death in service nomination form", we advise that you update the details within the benefits system so that you can check and update them as you need to. If you wish to review your nomination form please email hroperations@shma.co.uk.

MY BENEFITS

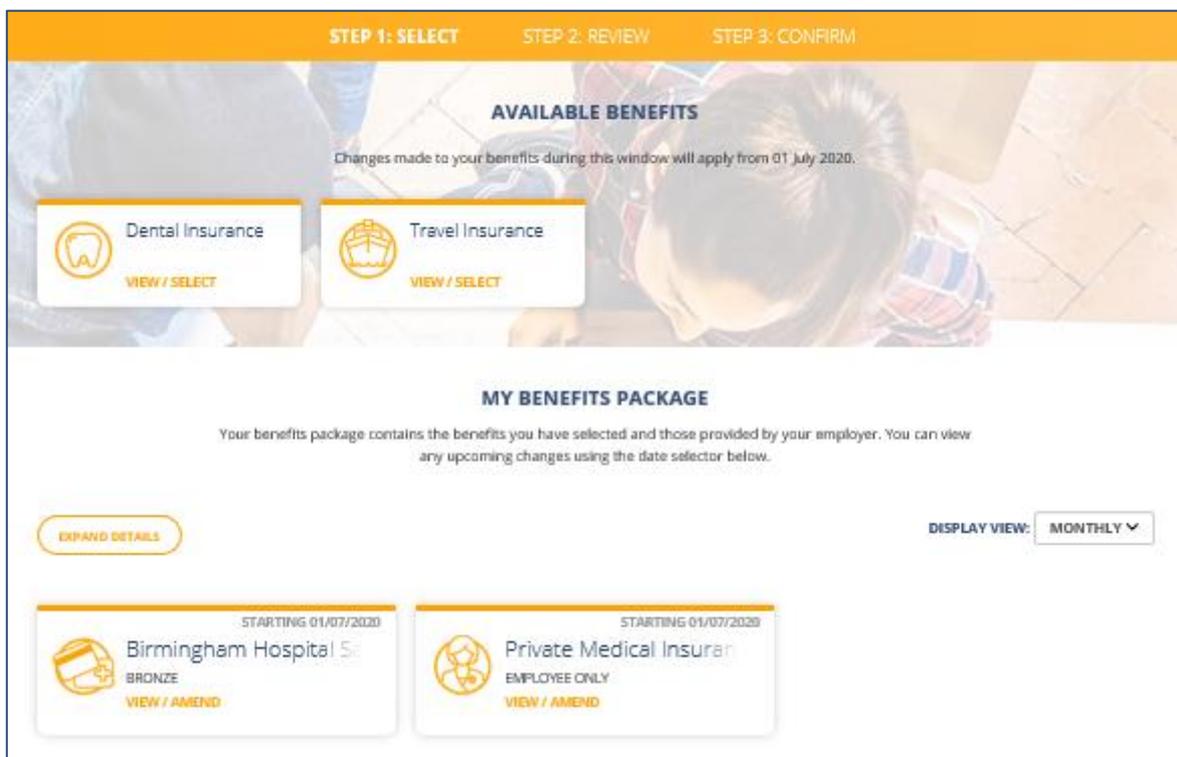
By selecting my benefits you will be taken to the page shown below.

You must complete the 3 step process before any new benefits options will be confirmed.

Step 1: Select

When the window is open, you will be able to select from any of the benefits shown under AVAILABLE BENEFITS. You will only be shown the benefits you're able to select based on your eligibility.

MY BENEFITS PACKAGE shows the flexible benefits you currently have selected, if you begin selecting new benefits while the window is open, they will build up here. You can also amend and cancel any existing flexible benefits from here; if you remove them from your package they will appear back in the available benefits section.



Scroll down to check the total cost of your benefits package; you can use the “display view” dropdown (shown in the image above) to show the weekly, monthly and yearly costs*. When you're ready to confirm, click “Review & Confirm”.

EXISTING BENEFIT SELECTION					FROM 01 JUL 2020				
GROSS SALARY	BENEFIT COST (SALARY SACRIFICE)	ESTIMATED TAX & NI	BENEFIT COST (NET PAY)	ESTIMATED TAKE HOME PAY					
£1,666.67 / mo	- £0.00 / mo	- £229.85 / mo	- £8.84 / mo	= £1,427.98 / mo					
BENEFIT COST TO YOUR EMPLOYER									
£54.05 / mo									

[REVIEW & CONFIRM](#)

*Please note your estimated take home pay will not account for anything which is not in the benefits system.

Step 2: Review

You will be taken a final review page, where you will be asked to review and agree to the terms & conditions; you will need to check the box to agree and click on "Confirm Benefits Selection" at the bottom.

STEP 1: SELECT
STEP 2: REVIEW
STEP 3: CONFIRM

Please review the details of each benefit before confirming your selections.

DISPLAY VIEW: MONTHLY

BENEFIT	YOUR SELECTION	SELECTION TYPE	EFFECTIVE	COST TO YOU	EMPLOYER COST
Birmingham Hospital Saturday	Bronze	Selection	01/07/2020 - 31/05/2021	£8.84 From Net Pay	
Life Assurance	Life Assurance (3 x salary) - Cover: £50,000.00	Selection	01/07/2020 - 31/05/2021	£0.00 From Net Pay	£4.00
Private Medical Insurance	Employee Only	Selection	01/07/2020 - 31/05/2021	£0.00 From Net Pay	£50.05

COST SUMMARY

FROM 01 JUL 2020

GROSS SALARY	BENEFIT COST (SALARY SACRIFICE)	ESTIMATED TAX & NI	BENEFIT COST (NET PAY)	ESTIMATED TAKE HOME PAY
£1,666.67 / mo	- £0.00 / mo	- £229.85 / mo	- £8.84 / mo	= £1,427.98 / mo

BENEFIT COST TO YOUR EMPLOYER

£54.05 / mo

TERMS & CONDITIONS

By checking this box you agree to the terms and conditions set out below.

Salary sacrifice is an agreement between you (an employee of the company) and us (your employer) to reduce your cash entitlement (gross salary) in exchange for a non-cash benefit. Any resulting charges to your gross salary, tax and national insurance contributions (NICs) will be calculated and applied through payroll and will consider relevant tax legislation. The numbers provided through this application are intended as guidance only.

Salary sacrifice may affect other entitlements, which consider salary and NICs, such as statutory maternity pay, statutory paternity pay and sick pay. Further information is available from [HM Revenue & Customs](#) and we suggest you seek independent advice.

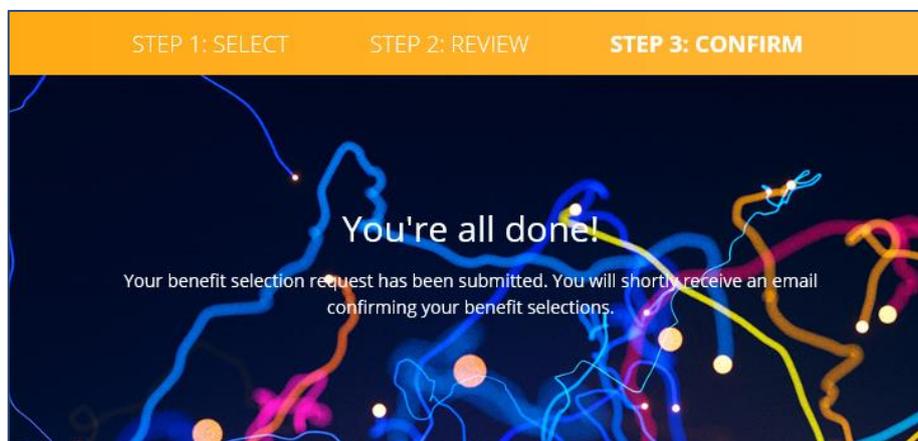
Details of your salary sacrifice arrangement can be found in your employment contract.

CONFIRM BENEFITS SELECTION

Step 3: Confirm

As it says below, you're all done!

You will be able to click on the home screen towards the top of the page to get back to the main screen.



If you have any queries please email benefits@shma.co.uk.