



An introduction to

Your ScottishPower Benefits

Putting you in control of Your ScottishPower Benefits

We want you to understand how you can make the most of Your ScottishPower Benefits.

Everything is hosted in one place, accessible anytime and anywhere. Read on to find out what's available to you, how you can save money, and how to access Your ScottishPower Benefits.

When are my benefits available?

Anytime benefits

You can change, elect, or remove some benefits anytime during the year.

Annual enrolment

Each year, you have a window to review and update your benefits, as some options are only available to change, select or remove once a year.



Season Ticket Loan



Payroll Giving



Pennies from Heaven



Cycle to Work



Dental Insurance



Health Assessment



Health Cash Plan



Holiday Purchase



Private Medical Insurance



Travel Insurance



Tastecard

How much can I save?

Some of your benefits are eligible for National Insurance savings.



Cycle to Work



Holiday Purchase

Some benefits are eligible for tax savings.



Cycle to Work



Payroll Giving



Holiday Purchase



You could also save on the cost of the benefits themselves, as we provide competitive rates



Where can I access my benefits?

Access Your ScottishPower Benefits, anytime and anywhere you need them. Visit www.yourscottishpowerbenefits.com from your mobile, desktop or tablet, at home, at work, or on the move.

NOTE: if you are accessing from within the ScottishPower network you will be automatically signed in using your network details. If you are accessing from outwith the ScottishPower Network you may be redirected to the Iberdrola Single Sign On page where you will need to enter your login details (e.g. work email address and normal network login password.)

Use the following key to find out when you can select and the savings you can make:

- AT** Available anytime through the year
- AN** Available during your annual enrolment only
- T** Save tax
- NI** Save National Insurance

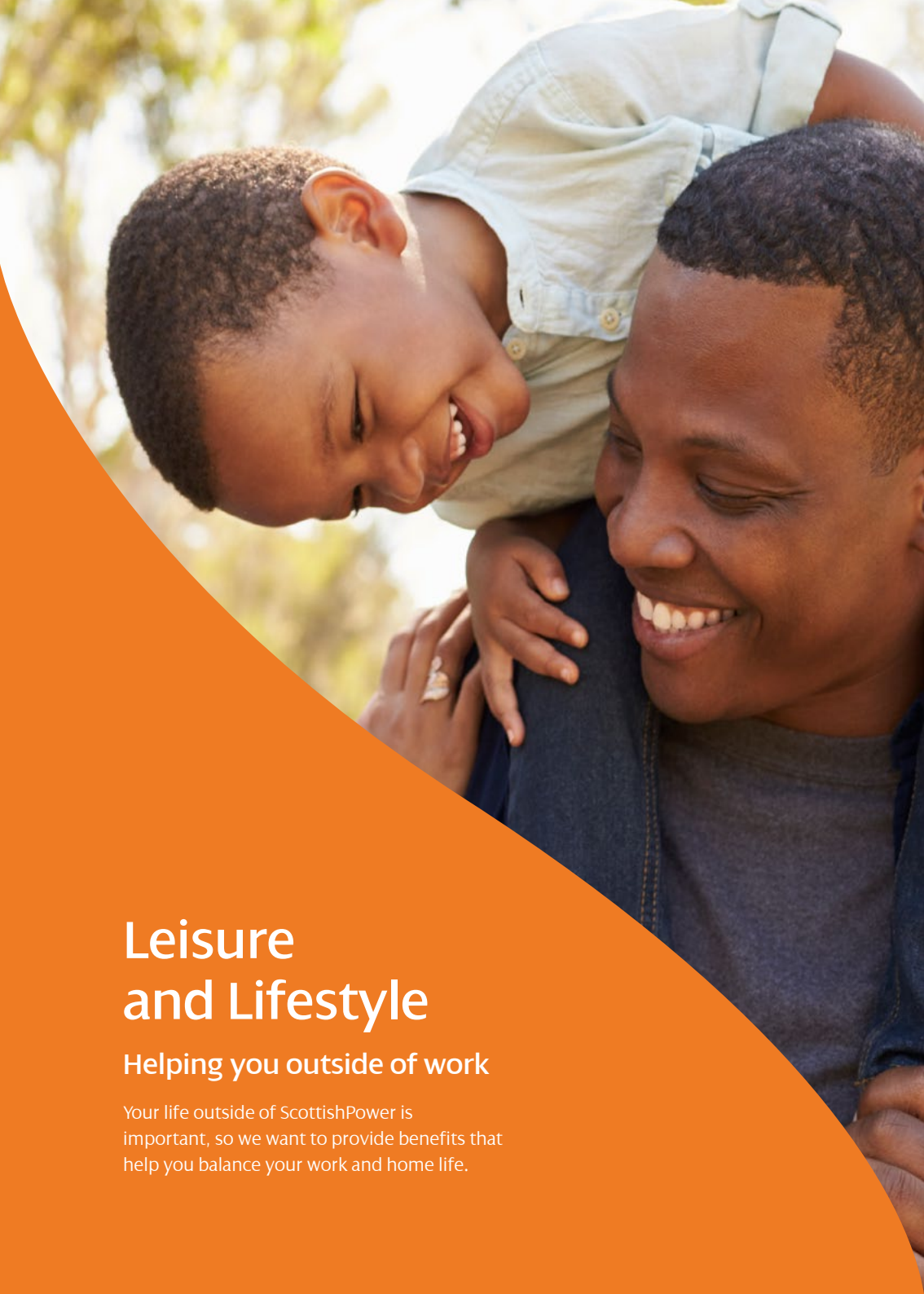


Total Reward Statement

Find out the true value of your package with ScottishPower.

- View your statement all year round to see up to date information on your total reward.
- It includes your salary, benefits, bonuses and more.

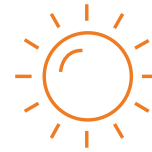




Leisure and Lifestyle

Helping you outside of work

Your life outside of ScottishPower is important, so we want to provide benefits that help you balance your work and home life.



Holiday Purchase

Perfect your work/life balance with additional annual leave.

- Buy up to five extra days of holiday*, tax and National Insurance-free.
- Pro-rated for part-time employees.
- Ensure you speak to your line manager for approval before making your selection.



Season Ticket Loan

Spread the cost of your commute, interest free.

- Interest free loan (of up to £10,000 per year) to pay for the cost of your public transport, to and from work.
- Select a six-month or annual season ticket and pay it back straight from your monthly pay (over five months for a six-month ticket, and over ten months for an annual ticket).



Cycle to Work

Get fit, beat the traffic, and make savings on a brand-new bike.

- Choose a bike and equipment worth between £100 and £1,000 for your commute, and spread the cost over 12 months.
- Vouchers are redeemable at more than 2,100 retailers across the country.
- At least 50% of the bike's use must be for travel to work – and you'll make tax and National Insurance savings.



*Subject to a maximum of 41 days per calendar year, including public holidays.



Perks at Work

Make your money go further with deals on holidays, technology, everyday items, and much, much more.

- Designed to save you money on a huge range of products, online and on the high street.
- There are hundreds of offers to browse – and they are updated daily.



Tastecard

Enjoy up to 50% off meals and 2-4-1 offers at restaurants throughout the country.

- Unlock offers at more than 6,500 restaurants nationwide including Pizza Express, Chimichanga, ASK, Frankie and Benny's and many more.
- It's £29.99 for a one-year card, £49.99 for a two-year card and £59.99 for a three-year card.
- Download the app so you can search for deals on the go.

AN



Travel Insurance

Give yourself peace of mind on your travels anywhere in the world.

- Medical expenses, lost luggage, cancellations and more are covered.
- Up to 60 days' cover on any one trip, with optional winter sports cover.
- Select from four levels of cover and options to add your family to your policy.

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Payroll Giving

Donate to your favourite charities in a tax-efficient way.

- Schedule regular or make one-off donations.
- Donate from £1 a month to any registered UK charity/charities.
- A £10 donation costs a basic-rate taxpayer just £8.

AT T



Pennies from Heaven

Donate your spare pennies to support our nominated charity, Cancer Research UK.

- Round down your monthly pay to the nearest pound and give the difference to Cancer Research UK.
- Donations are capped at 99p.

AT





Personal Finances

Protecting your money – now and in the future

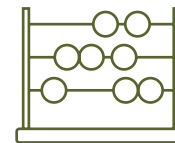
We all need help with our finances from time to time. Get a helping hand so you can protect your money.



MoneyWorks – Financial Education

Arm yourself with the tools to be financial smarter – whatever your situation.

- Access hundreds of articles, videos, hints and tips from the experts to help you help yourself.
- Whether you're saving for a mortgage, juggling debt or planning for your retirement – there is assistance for anyone in any circumstances.



Share Incentive Plan

Become a ScottishPower shareholder in a tax-efficient way.

- Build up your stake within ScottishPower.
- Benefit from tax and National Insurance advantages.
- Maximum contribution of £150 per month, with a bonus of up to £50 of matching shares awarded each month.





Health and Wellbeing

Keeping you and your loved ones healthy and happy

Is there anything more important than the health of those you care about the most? We have a range of benefits to make sure you and yours can stay healthy.



Private Medical Insurance

Get fast-access to high-quality medical care, when you need it.

- Covers the cost of consultations, diagnosis and treatment and private hospitals, or as a private patient in an NHS hospital.
- Surgery, CR, MRI and PET scans, radiotherapy, chemotherapy, psychiatric services also covered.
- Extend your policy to your partner, children, and family.

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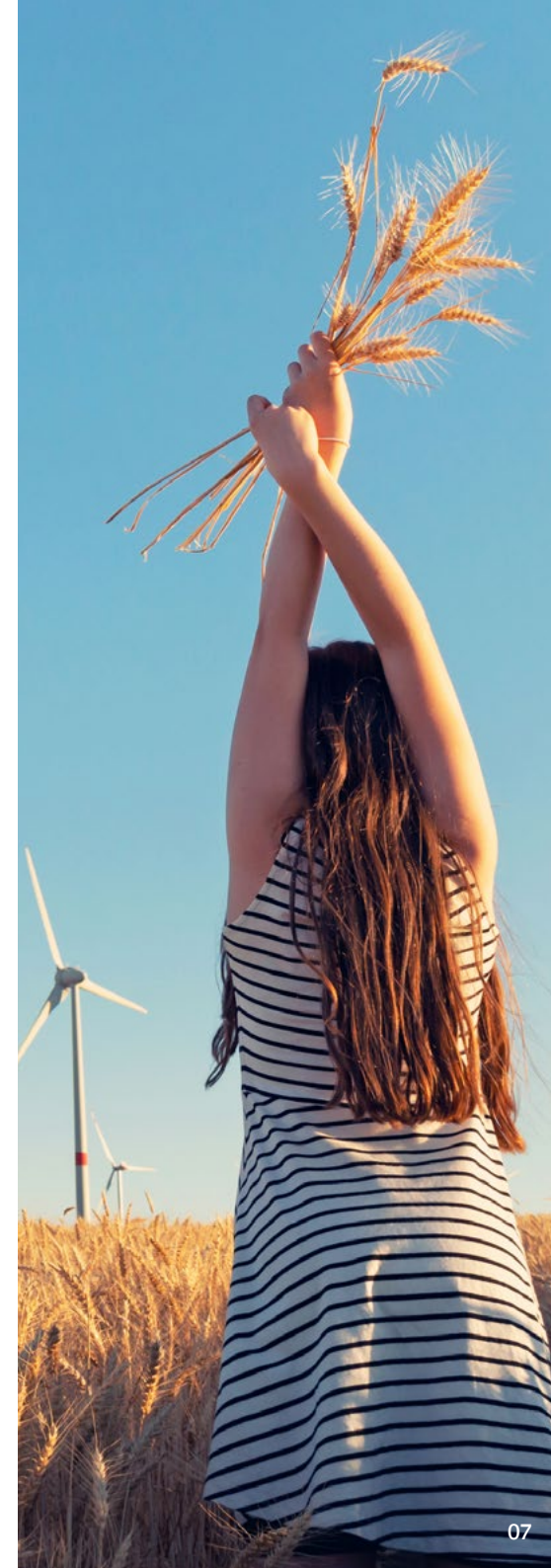


Health Cash Plan

Claim back your everyday health costs, including optical and dental.

- Get cashback for trips to the dentist and opticians, as well as physiotherapy, acupuncture, homeopathy and more.
- Select from three levels of cover, and the option to include your family.

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Dental Insurance

Dental cover to keep you and your family smiling.

- Choose from five levels of cover, with the option to add your partner, children or family to your policy.
- Cover includes minor treatments, routine examinations, restorative treatment and more.
- No prior oral health check is required, and you can continue to use your existing dentist.

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Health Assessment

Get a full-body MOT and identify any health risks early.

- Choose from five health assessment options covering heart health, diabetes risk, women's and men's health, lung condition and much more.
- Get a personalised report, assessment follow up, and access to the Bupa Anytime Healthline, available 24/7, to discuss any health issues with a qualified nurse.
- Enjoy a 22% discount and spread the cost of your chosen health assessment over 12 months.

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Need a hand?

The Your ScottishPower Benefits team are here to help with any benefit queries you may have. Call 02380 727841 between 8.30am and 5.30pm, Monday to Friday (excluding Bank Holidays). Or, log an online query via the 'Support' button on the Your ScottishPower Benefits portal.

Once accepted into the Your ScottishPower Benefits scheme you will be subject to the rules of the scheme and the provider's conditions and requirements for provision of each benefit. No information in this brochure should be taken as a personal recommendation or advice on the part of ScottishPower. You are advised to seek independent financial advice if you need further guidance about the suitability of these products and services in relation to your personal circumstances. ScottishPower reserves the right to change, remove or add to the products or services listed within this flexible benefits scheme or to change the provider of any benefit. ScottishPower may withdraw a benefit and provide a suitable alternative or cash substitute (this may happen where a provider is unable to provide a benefit, or the cost of provision is no longer viable).