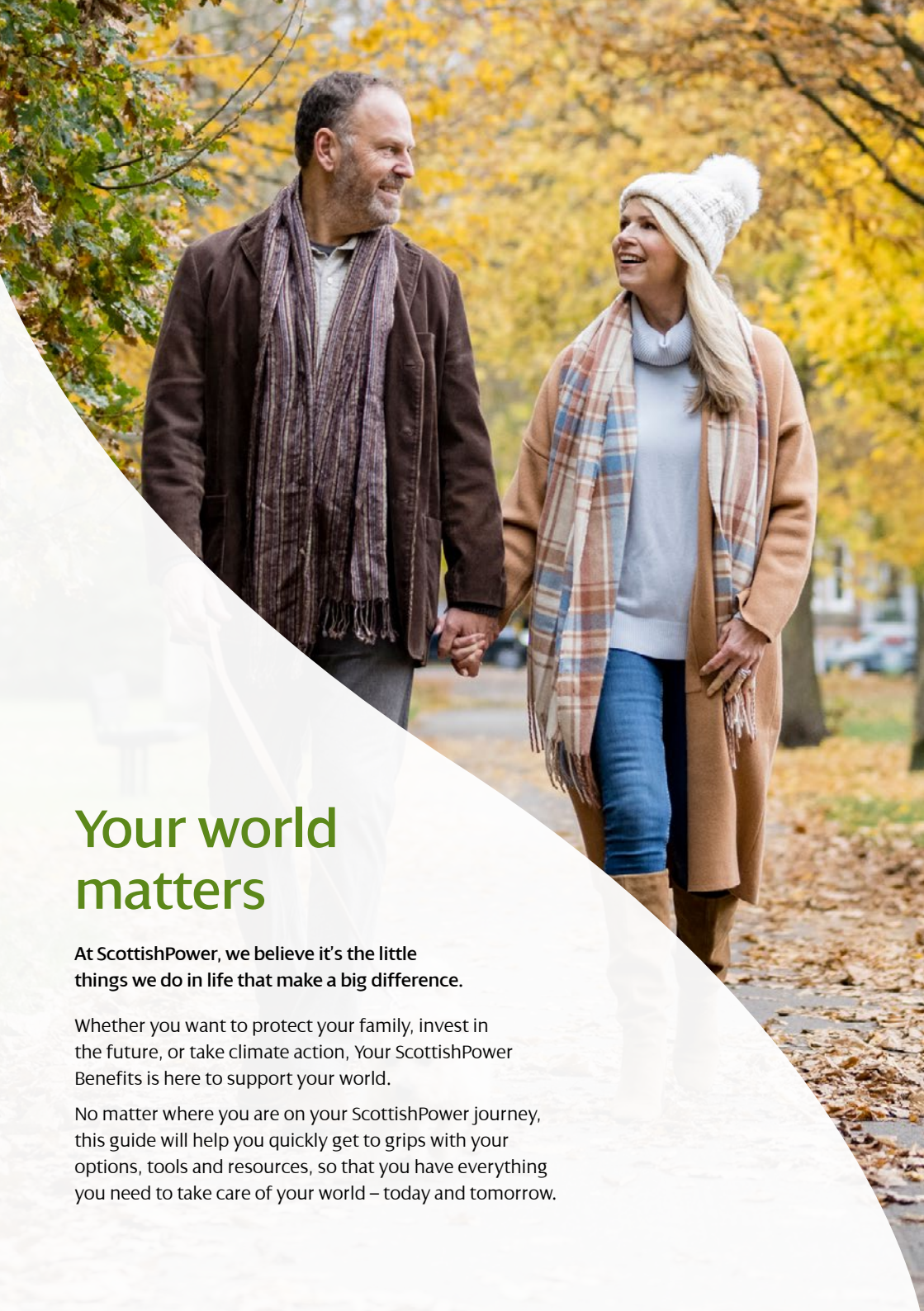


Your ScottishPower Benefits 2023/24



Your world matters

At ScottishPower, we believe it's the little things we do in life that make a big difference.

Whether you want to protect your family, invest in the future, or take climate action, Your ScottishPower Benefits is here to support your world.

No matter where you are on your ScottishPower journey, this guide will help you quickly get to grips with your options, tools and resources, so that you have everything you need to take care of your world – today and tomorrow.

We're here for you

Many of your benefits are available anytime, while others can only be selected during annual enrolment. But Your ScottishPower Benefits offers so much more than just benefits. We're committed to helping you protect and add value to your world in more ways than one.

Your ScottishPower Benefits...

Saves you time

We negotiate great deals and comprehensive cover, so you don't have to.

Saves you money

Group discounts, tax and National Insurance savings make your money go further.

Makes things more manageable

Benefit options that allow you to spread your costs over monthly instalments.

Gives you more

Extend benefits to your family or enjoy added extras that you wouldn't receive with a personal policy.

Supports the environment

Choose benefits that help you make a difference to the world around you.

Offers complete visibility

Discover the full value of your package with your Total Reward Statement, available on the portal homepage.



Say 'trees'

Being here for you, means protecting our planet too. When you select Electric Vehicle (EV) Salary Sacrifice, our benefits technology partner will plant a tree on your behalf.

But don't just take our word for it

Turn over to discover some of the ways you can benefit.

More for you

We work hard to make sure Your ScottishPower Benefits offers great value, all year round. Here are just some of the ways you can benefit.*



Dental Insurance

Benefit from corporate **discounted insurance rate** and **spread the cost** over the year. Quick and convenient access to dental services, with up to 20% off the cost of dental treatment when you use a BUPA network dentist.



Gym Discounts

Save up to 25% on the cost of your gym membership and online fitness subscriptions.



Health Assessment

Save 11% on the cost of booking directly with Bupa.



Private Medical Insurance

Unlimited access to BUPA digital GP service (Babylon GP app). Voice or video call consultations with a GP 24/7, private prescriptions and specialist referrals as part of your health cover.



Healthcare Cash Plan

Get cashback on trips to the dentist and opticians, physiotherapy, acupuncture and more.



Perks at Work

Receive WOW points for your purchases on everything from food to fashion. Spend them on future purchases or claim them back as cash.



Payroll Giving

Tax efficient donation - See your money go further for your charities with a **£10 contribution costing just £8.****



Technology Vouchers

Save on National Insurance and **spread the cost** of your purchase across the year.



Electric Vehicle (EV) Salary Sacrifice

Save between 32% and 42% on the cost of an electric vehicle.**



Cycle to Work

Save between 32% and 42% on the cost of a bike and accessories.**



Share Incentive Plan

Receive one free **Matching Share** for every Partnership Share purchased, up to £50 per month.



And that's not all. Read on to learn more about how Your ScottishPower Benefits can support you...

*Eligibility rules apply. **The amount you save is determined by your tax bracket.

New to ScottishPower?

Welcome to the team.

To help you settle in, we're giving you an exclusive enrolment window. This is your chance to secure your benefits and choose from options normally only available during annual enrolment. Keep an eye on your email inbox for details of your personal enrolment window.

A closer look at your options

Use the following key to understand the savings your benefits can bring, as well as when you can select them:

- AT** Available anytime in the year
- T** Save tax
- AN** Available during annual enrolment only
- NI** Save National Insurance
- P** Plant trees

Please note, this booklet represents the range of benefits available, but access to individual benefits will be subject to eligibility criteria. Go to 'Your ScottishPower Benefits' from the Your ScottishPower Benefits homepage to see the benefits you are eligible for.

A helping hand

While it's on us to create a benefits package that offers choice, only you know what's right for you.

The good news? You don't have to go it alone. Our tools and resources are always on hand to help you get the most from your options.

Everything you need, all in one place

Learn more about your benefits options and view your Total Reward Statement, anytime, anywhere, and on any device.

At work: You'll be automatically signed in.

Outside work: You'll be redirected to the Iberdrola Single Sign on Page. Simply enter your network login details.

 www.yourscottishpowerbenefits.com

Got questions?

We're here to offer help and support – whenever you need it.

Contact the Your ScottishPower Benefits helpdesk team for advice via:



02380 727 841 (08:30-17:30, Monday to Friday – excluding Bank Holidays)



Log a support query at www.yourscottishpowerbenefits.com





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. After all, the little things make all the difference.

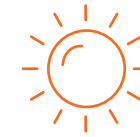


Count Us In

Pledge to reduce your carbon emissions and help fight climate change.

- Learn how to take small yet significant steps in the fight against climate change through our climate action platform.
- Drive your ambition for carbon emissions reduction through our Count Us In custom platform and assess your impact against our aggregator.
- Encourage colleagues to take their own steps and try to top our ScottishPower leaderboard.

AT



Holiday Purchase

Perfect your work-life balance with additional annual leave.

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

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



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 per month.

AT





tastecard

From restaurant to movie rental to attraction discounts, meet the go-to card for people who love saving money.

- Get 2 for 1 meals or 50% off food at thousands of restaurants, from the UK's largest diners club.
- Save at least 10% on all orders placed via the tastecard app, 7 days a week.
- Save when you stream movies or visit the cinema. As Rakuten TV's preferred partner, you can stream movies for the lowest price.
- It's £29.99 for a one-year card, £49.99 for two-year card and £59.99 for a three-year card.
- Download the tastecard app so you can search for deals on the go.

AT



ScottishPower Charity Matched Funding

Get additional support from ScottishPower for your fundraising activity.

- We will match fundraising efforts for registered local and national charitable projects £ to £ to a maximum of £500.
- Due to the Company fundraising for Cancer Research UK, match funding is not available for this charity.

AT



Perks at Work

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

- Earn WOW points on a huge range of products, online and on the high street.
- Spend your points on future purchases or claim them back as cash.
- There are hundreds of offers to browse – and they're updated daily.
- Access Sustainable Living offers.

AT



Travel Insurance

Give yourself peace of mind on your domestic and international adventures.

- 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.

AT



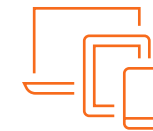
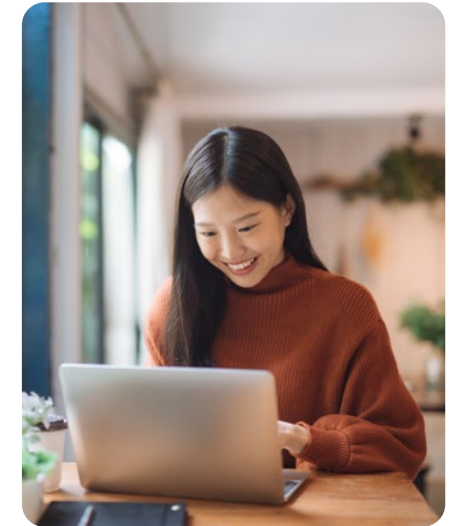
Payroll Giving

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

- Make regular monthly donations.
- Donate from £1 a month to any registered UK charity/charities.
- Consider donating to sustainable charities such as **WWF** (1081247), **Possible** (1157363), **The Wildlife Trusts** (207238) and **Circular Communities Scotland** (SC036006).
- A £10 donation costs a basic-rate taxpayer just £8.

AT

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Technology Vouchers

Keep pace with the latest technology and spread the cost

- Take home technology products from the likes of Apple, Samsung, Microsoft, ASUS, Sony and HP.
- Use your voucher to buy energy-efficient white goods and home appliances.
- Spread the cost over 12 months and save on National Insurance.
- Receive an e-voucher that can be used online or in-store at any Currys PC World.

AT

NI

Personal Finances

Protecting your money – now and in the future

We all need support with our finances from time to time. Get a helping hand to better protect your money.



nudge

Get a helping hand with your finances.

- Access confidential tools and resources.
- Personalise your profile and receive useful tips on up to 25 topics.
- Take advantage of free, personalised nudges in a way that suits you.

To begin exploring, simply click on the nudge icon on the Your ScottishPower Benefits homepage.

AT



Pension

Save for your retirement.

- Find out more about your pension – and how you can get the most from it – by clicking on the ‘Pension’ tile at www.yourscottishpowerbenefits.com
- We have enhanced the pensions functionality on Your ScottishPower Benefits, making it easier to view your pension contribution details and access the gateway links to manage your plan.

AT T NI (with Salary Sacrifice)

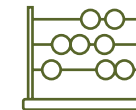


Share Incentive Plan (SIP)

Become an Iberdrola S.A. shareholder in a tax-efficient way.

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

AT T NI



NEW Sharesave 2023

Invest in the ongoing success of ScottishPower and Iberdrola S.A.

- Save £5-£500 per month from your net pay for three years.
- At the end of your savings period, you can:
 - Become a shareholder, using your savings to buy shares in Iberdrola S.A. at a discounted price; or
 - Take your savings as cash to spend as you like.

One off enrolment window for Sharesave 2023 runs from 3 – 17 March 2023

AN



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 help you and your loved ones take care of your health.

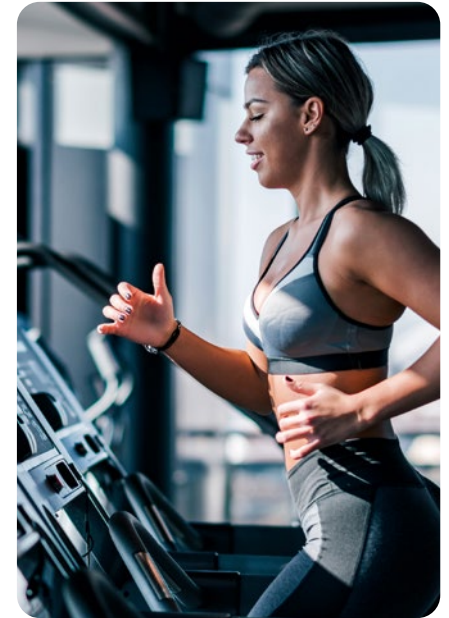


Health Assessment

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

- Choose from five health assessment options covering a range of checks including heart health, diabetes risk, women's and men's health, lung condition and 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 corporate discount (11%) and spread the cost of your chosen health assessment over 12 months.
- You can arrange an assessment for your partner too, as well as select an additional option for a DNA test.

AN



Gym Discounts

Maintain an active lifestyle whilst saving money

- Access lower-cost memberships to thousands of gyms and leisure centres.
- Receive discounted access to digital fitness programmes for home workouts.
- Save on active wear, home fitness equipment, nutritional supplements and more.

AT



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.
- Quick and convenient access to dental services, with up to 20% off the cost of dental treatment and an instant claim facility when you use (selected) BUPA network dentists.
- Manage your claims and view membership documents digitally via the Bupa Touch app.

AN



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 different levels of cover, and the option to include your family.

AT



IMPROVED

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.
- Options to extend policy cover to your partner and/or child dependants.
- Includes unlimited access to digital GP service (via Babylon GP app), voice or video call consultations with a GP 24/7, private prescriptions and specialist referrals as part of your PMI health cover
- Manage your claims and view membership documents digitally via the Bupa Touch app.

New for 2023

No annual limit on claims for eligible outpatient treatments. What's more, members can now access BUPA Menopause Plan services as a part of their PMI health cover. Offering face to face, voice or video consultations with a menopause-trained GP and a follow up personal care plan.

AN



Travel

Getting you from A to B

Designed to make commuting as efficient as possible, while helping you keep your finances in check.



Electric Vehicle (EV) Salary Sacrifice*

Drive your way to a greener world.

- Order a brand-new, insured electric vehicle for a fixed monthly amount via Salary Sacrifice (saving you tax and National Insurance).
- Cost includes: routine maintenance and servicing, replacement tyres, breakdown cover, motor insurance and road tax.



Electric Vehicle (EV) Loan*

Supporting your journey to sustainability.

- Help to fund your electric vehicle purchase.
- Apply for an interest-free loan of up to £4,000, re-payable over three years.
- A limited budget is set aside each year – when exhausted, the scheme will be unavailable to new applicants until the next financial year.



Electric Vehicle (EV) Grant*

Supporting ScottishPower's sustainable values while on the move.

- Receive a one-off advertising grant ranging from £250-£6,000 dependent on your vehicle selection (Electric: cars, motorcycles, mopeds, bicycles).
- Grants are paid in exchange for agreement to display ScottishPower branding on the vehicle for an agreed duration.
- A limited budget is set aside each year – when exhausted, the scheme will be unavailable to new applicants until the next financial year.





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).

AT



Cycle to Work

Get fit on a brand-new bike for less.

- Choose a brand-new bike and accessories worth up to £3,000
- Save on tax and National Insurance
- Spread the cost over 12 months, interest-free.

AT T NI



Disclaimer

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. This brochure represents the range of benefits available, but access to individual benefits will be subject to eligibility criteria. 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).

