

Northwind Benefits

# Benefits Handbook

A plain-English summary of everything you can expect on day one, plus the optional schemes available to you across the year.

Version 4.2 · Last updated April 2026 · For prospective and current colleagues

## How to use this handbook

This handbook summarises the core and optional benefits available to permanent UK employees of Northwind. It is written for prospective colleagues going through our hiring process and for new joiners in their first ninety days. Nothing in this document forms part of your contract of employment; the binding terms live in your offer letter and the benefits provider agreements we will share with you on day one. If anything here is unclear, your hiring contact at Northwind is the right first port of call.

## Core benefits

### Holiday and time off

Every permanent colleague receives twenty-five days of paid holiday a year plus the eight UK bank holidays. You can buy up to five additional days through the holiday purchase scheme in November each year, which spreads the cost across the following twelve months of payslips.

- Unused holiday: up to five days carry over into the next leave year, with line manager approval.
- Long-service leave: an additional one day at five years and two days at ten years.
- Volunteering: one paid day per year for a registered charity of your choice.

### Pension

We operate a contributory pension scheme through Aviva, with a default 5% employee contribution matched by a 5% employer contribution. You can flex either side of the default in the benefits portal, up to a 10% employee / 8% employer match. Auto-enrolment happens in your first month and you can opt out at any time within the statutory window.

### Life assurance

All colleagues are covered for life assurance at three times annual gross salary, free of charge, from your start date. You can purchase additional cover up to a further three times salary through our partner, with the premium taken from net pay. Beneficiaries are nominated through the benefits portal.

## Optional schemes

These schemes sit on top of your core package. You opt in or change levels during our annual benefits window (each May), or within thirty days of a qualifying life event such as a new joiner, marriage, civil partnership, or new dependent.

- Private medical insurance — single, partner, family cover. Two providers, three excess tiers.
- Dental insurance — preventative and restorative, with optional orthodontic cover for dependents.
- Critical illness cover — flexible benefit amount, payable as a tax-free lump sum.
- Electric Car Scheme — salary sacrifice across forty-eight months, includes insurance and maintenance.
- Cycle2Work — tax-free bicycles up to a three-thousand-pound cap, twelve-month repayment.
- Travel insurance — annual multi-trip cover for you and your household.
- TasteCard dining discount card — issued annually, on request.
- Love2shop Everyday Benefits Card — preloaded quarterly, with retailer discounts.

## How and when you receive each benefit

Core benefits start on your first day. Optional benefits begin once you complete the new joiner enrolment in the benefits portal, which we will send you within the first week. Most schemes take effect on the first of the following month.

If you need a benefit to be effective on day one — for example, ongoing medical treatment that needs continuity of cover — let your recruiter know during your offer conversation and we will pre-arrange enrolment with the provider.

## Tax and reporting

Salary-sacrifice schemes (pension, EV, Cycle2Work, holiday purchase) reduce your gross pay before income tax and National Insurance, so the cost on your take-home is lower than the headline figure. The taxable value of in-kind benefits such as private medical insurance is reported via P11D in July each year and we cover the Class 1A National Insurance on your behalf.

## Disability and equal access

Northwind is a disability-confident committed employer. Reasonable adjustments to any benefit — including the format of this document — are available on request and the conversation begins with your recruiter, your line manager, or directly with People Operations at [people@northwind.example](mailto:people@northwind.example).

## Where to ask questions

Day-to-day benefits queries: [people@northwind.example](mailto:people@northwind.example), which is monitored Monday to Friday between 09:00 and 17:30 UK time. Provider-specific questions (claims, cover letters,

pre-authorisation) go directly to the provider whose details sit in your benefits portal. For pension queries, Aviva's member services line is published in the welcome pack you receive on day one.