

Your benefits

We provide our people with the opportunity to spend their salary on a benefits package designed to meet their individual needs.

You can choose your individual benefits on the 'your benefits, your choice' site via Workday > Benefits, approximately two weeks after joining, when you become eligible or during the annual benefits window. You'll receive an email inviting you to make your selections.

Who is eligible?

Contract type	Benefit eligibility
Permanent	Yes
Fixed-term and Interns	Yes, after three months' continuous service

Key

- ~ Core benefit, where level of cover may be changed subject to benefit rules.
- * Only available during the annual benefits window.

Benefits available through 'your benefits, your choice'	Description
*Bike4work	Lease a bike and safety equipment from the firm for the purposes of commuting.
*Buying holiday	Buy holiday to increase your allowance.
Charitable contributions	Make regular charitable contributions from your salary.
Childcare scheme (closed to new entrants from 1 April 18)	Save money on childcare by paying into an online account.
Critical illness cover	A tax-free cash lump sum upon diagnosis of a serious illness.
Dental insurance	Get accident, emergency and routine dental treatment paid for.
*Health assessment	A health assessment to identify existing medical problems, possible health risks and provide preventative measures. If you're a level 3 or above and select a health assessment, you'll receive up to £200 every other year as a contribution towards the cost of the assessment. This is paid monthly through your salary.
~Income protection	After 12 months' continuous service, you will become eligible for income protection insurance, subject to the rules of the scheme in place at that time.

~Life assurance	You will be covered by a life assurance benefit of four times your basic salary, subject to the rules of the scheme in place at that time.
Pension	A long-term tax-efficient scheme designed to help you save for your retirement.
Personal accident insurance	A cash lump sum if you sustain injury in an accident that leads to a permanent disability.
~Private medical scheme	The firm will provide the benefit of a private medical scheme however, you can 'opt out' when completing your benefit choices. Additional cover for your partner or dependants can be chosen at an additional cost.
Travel insurance	Preferential rates for annual multi-trip leisure travel including winter sports.

Anytime benefits

We have a range of benefits that can be accessed at any time throughout the year. You can find a list of what's available on the [Your benefits Jam page](#).

Benefits available anytime	Description
Anytime gym discounts	At any time during the year, get the lowest available corporate rates from a large choice of health clubs.
Employee assistance programme	A confidential 24-hour helpline for advice on all types of issues for you and your dependants.
Eye care	Claim for an eye examination and spectacles through your expenses.
Mortgage advice	Discounted mortgage advice from our dedicated adviser at John Charcol, Elliot Nathan.
Shopping Gateway	Get product discounts and claim cash back by shopping online or purchasing store vouchers.

Your pension benefits

We recognise that a pension is a very important element of your overall benefits package. If you would like to apply for membership to the Grant Thornton Group Personal Pension Plan, please apply via the 'your benefits, your choice' site. Here you will find full details of the plan, salary sacrifice arrangements and how to make your application.

To join the scheme, you must contribute a minimum of 1% of your basic salary. The firm will match your contribution, as per the table below, providing you are not receiving a firm contribution into any other pension arrangement.

Membership criteria	Contribution levels
Over age 25, or under age 25 with a minimum of two years' service	<ul style="list-style-type: none"> You contribute at least 1% of basic salary. Your contributions are not in excess of 8% of basic salary (or £833 per month if lower). Contributions in excess of 8% will only attract 8% employer matching contributions (limited to £10,000 per annum or £833 per month). If you choose to contribute in excess of 8% of basic salary via salary sacrifice (within the above limits), both you and the firm will make additional savings of National Insurance. The firm will, therefore, pay 10% of the value (0.1% for each additional 1%) in excess of the 8% matching contributions above. For example, if you were to contribute 9% the firm's contribution will be 8.1%.
Under age 25 with less than two years' service	<ul style="list-style-type: none"> You contribute at least 1% of basic salary. The firm will match contributions up to a maximum of 2%. If you choose to pay more than a 2% contribution, the firm's contribution will remain at 2% until you reach age 25 or complete two years' service, whichever is the earlier.

Auto enrolment

If you decide not to join the Grant Thornton Group Personal Pension Plan on a voluntary basis, you will be automatically enrolled in to the Grant Thornton Auto Enrolment Pension Plan after three months of service.

This will apply if you are aged 22 or over, under state pension age, you work in the United Kingdom, and you earn more than £10,000 a year or £833 a month (these are figures for 2017/18 and are subject to future change by the government). If you are automatically enrolled then your contribution will be 1% on a non-salary sacrifice basis and the firm will also contribute 1%. This paragraph serves as a formal deferral notice for the purpose of the automatic enrolment laws.

Should you wish to put in more, you can choose to do so, but the firm's contribution in this scheme is capped at 1%. (Alternatively matching employer contributions are available through the Grant Thornton Group Personal Pension Plan).

If you would like to opt in to the Grant Thornton Auto Enrolment Pension Plan during your first three months, please send an email to ybyc@willistowerswatson.com confirming you would like to opt into the scheme in your first three months and you will be entitled to a 1% employer contribution. If you opt in to the plan outside of your auto enrolment your email must include a statement that you personally submitted the notice. If you do not meet all of the above requirements are over the age of 16 and under 75 and ordinarily work in the United Kingdom, you can opt in at any time and will be entitled to a 1% employer contribution.

At any time the firm reserves the right to withdraw, reduce or vary the benefits offered, including insured benefits and pension schemes. These benefits are subject to further detail that may be provided to you in benefits booklets, and to the rules of the scheme as amended from time to time.