



My Total Roche 2023

Roche is here for you



Health

- Private Medical Cover
- Health Cash Plan
- Health Assessment
- Peppy – NEW for 2023
- Dental Insurance
- Cycle to Work
- GymFlex
- Thrive

Wealth

- Pension
- Critical Illness Insurance
- Additional Life Assurance
- Partner Life Assurance
- Will Writing
- Mortgage Expert Service
- Personal Accident Insurance
- Income Protection
- Car Leasing Benefit

Life

- Holiday Buy
- Travel Insurance
- Discount Portal
- Childcare Vouchers
- Dining Card

Snapshot

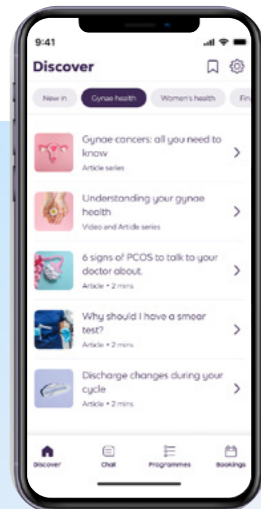
A snapshot of how Tax and National Insurance on your benefits work

Roche is here for you

Our success depends on you, and your wellbeing is at the heart of the benefits we provide. We offer innovative benefits that you can personalise as you need: health benefits to protect what matters, life benefits to help you flourish and wealth benefits to create your future. Our benefits are for you. Roche is here for you.

Environmental protection

With climate change causing an alarming number of negative health impacts, Roche sees tackling climate change as integral to its purpose as a global business. We are taking concrete action to fight climate change and protect our planet now and in the future. Through My Total Roche benefits we hope to play our part to help protect the environment and give you the opportunity to do the same.



New for 2023

We understand that many people need more support around menopause, fertility, early parenthood and men's health. We've introduced a valuable new benefit for everyone in 2023, Peppy.

Through its app, Peppy connects you to real, human experts. See [page 5](#) for more information.

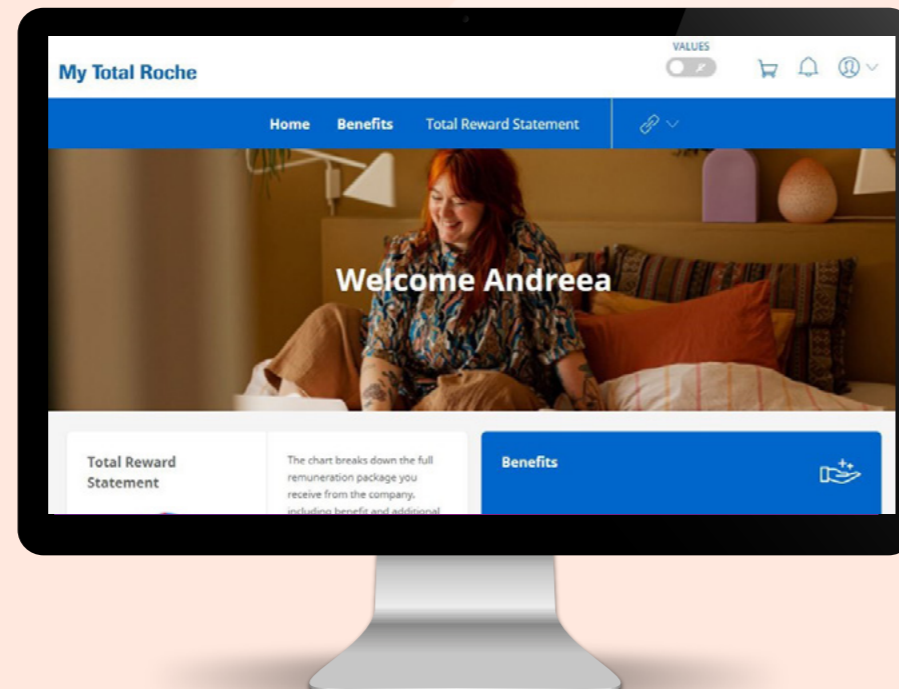


About this guide

This guide gives you an overview of the benefits on offer, but you can find full details at My Total Roche. Simply head to the [People Portal](#) and search for ‘My Total Roche’ in the search bar.



Benefits that can only be selected during the annual enrolment period are flagged with this icon.



What you now need to do

- ✓ Read this guide for a snapshot of your flexible benefits options. The full detail is on My Total Roche.
- ✓ Select the benefits you want for 2023 by 11.59pm on 5 December 2022.
- ✓ Your flexible benefit allowance for 2023 is £1,014 (as a benchmark, this is enough for Private Medical Single Gold Cover – the default level of cover with a bit extra on top).
- ✓ Sign up for, and watch recordings of our [benefits web sessions](#) to find out more about what’s on offer.

Key things to remember

- ✓ Some of your benefits will not automatically renew, so make sure you actively select the ones you want for 2023.
- ✓ Make sure you complete all the steps on My Total Roche and confirm all your chosen benefit selections by 11.59pm on 5 December.
- ✓ While some benefits are available to select on a monthly or anytime basis, some are only available during the enrolment window (from 12 noon on Monday, 14 November to 5 December 2022), so this is your opportunity to review and make changes to these benefits. Your next opportunity to fully engage with your full benefit selection will be in November 2023 (unless you experience a “life event”).

Get year-round support when you need it

Contact Darwin:



0203 328 4198 (8.30am to 6.00pm, from Monday to Friday, excluding Bank Holidays)



enquiries@darwin.com

Health benefits

...protect what matters



Private Medical Cover

Access the right specialist of your choice, fast.

You can only select this benefit during annual enrolment

- ✓ Covers a range of medical treatments up to set limits for eligible acute conditions.
- ✓ Get advice from the comfort of your own home by speaking to a qualified nurse via the AXA Health helpline, or a private GP through the Dr@Hand online service.

Visit www.ukhealthcare.org.uk/roche to find out more. You can speak to a GP 24/7, 365 days of the year from anywhere in the world, as well as benefit from the streamlined referral services.

Note: You'll retain your existing level of cover (Gold or Silver) unless you elect to change. If you've previously opted out of the private medical cover, we'll respect your wishes and keep you opted out unless you choose to opt back in during this year's flex window.

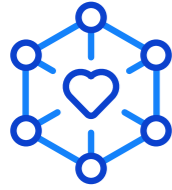


Health Cash Plan

Cover certain everyday healthcare expenses – unlike our private medical cover, you don't have to be ill to benefit.

You can select this benefit at any time during the year

- ✓ Cover dental and optician bills, health screening, specialist consultation, physiotherapy, chiropody, and even cash payments for nights in hospital (claims are paid at the full receipt amount, up to your annual limit).
- ✓ Choose from four levels of cover, with options to cover your whole family.
- ✓ Children are covered for free (for certain benefits) up to their 18th or 24th birthday if they're in full-time education.



Health Assessment

Proactively protect your health, identifying issues before they arise.

You can only select this benefit during annual enrolment

- ✓ Get advice from the experts on how to improve your health and minimise any risks.
- ✓ Choice of various health assessments to suit you.
- ✓ You can select this benefit for your partner too.



Peppy

[A digital health app](#) to support you with Menopause, Fertility, Early Parenthood and Men's Health.

- ✓ Access to highly trained practitioners at the touch of a button including video call appointments.
- ✓ Morning to night, whenever you need support.
- ✓ Advice personalised to your specific needs.
- ✓ Extensive library of resources, mental health support, live events, and more.



Dental Insurance

Keep that smile healthy by covering necessary dental treatments, from routine check-ups to crowns and dentures.

You can only select this benefit during annual enrolment

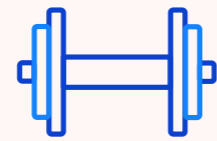
- ✓ Be reimbursed for a portion of dental expenses for you and your family.
- ✓ This benefit includes unlimited examinations, routine check-ups, x-rays and periodontal treatments, crowns, and accident and emergency cover (including sports injuries).
- ✓ Unlimited hygienist and check-up claims.
- ✓ Choose from four different cover options.



Cycle to Work

Make your commute healthier and greener.

- ✓ Hire an adult bike online (and safety related accessories) up to the value of £4,000, tax-free.
- ✓ Electric bikes possible under the scheme.
- ✓ Benefit from tax savings, including National Insurance.
- ✓ You have the option to purchase the bike at a later date.



GymFlex

Hit the gym with discounted membership at thousands of participating health clubs.

- ✓ Choose to opt in for a 12-month period at any time.
- ✓ A gym near you – covers the whole of the UK.

Remember, you can also access our gyms at the Welwyn and Burgess Hill sites for free.



Thrive

Understand what helps you feel calm and how to manage your mood through [AXA's Thrive app](#).





Wealth benefits

...create your future



Pension

Take control over your future by becoming a member of the Defined Contribution (DC) Section of the Roche Pension Fund (the Fund) or by changing your contribution.

- ✓ Benefit from tax-efficient savings.
- ✓ Choose the percentage of your salary to save each month, which you can change at any time.
- ✓ Roche will also contribute double the amount you save, usually up to 10% of your pensionable salary.
- ✓ Save monthly additional amounts through Additional Voluntary Contributions (AVCs).



Critical Illness Insurance

Cover yourself for the unexpected.

You can only select this benefit during annual enrolment

- ✓ Get financial support through a tax-free lump sum following the diagnosis of an eligible condition.
- ✓ You can select cover for you and your partner up to a maximum of £200,000 (subject to an overall maximum of 5x your salary).
- ✓ Children are automatically covered, free of charge (from birth up to 21 years old). For each child, the benefit will be 25% of your benefit, or £20,000 – whichever is less.



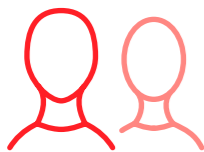


Additional Life Assurance

Give your family financial peace of mind.

You can only select this benefit during annual enrolment

- ✓ You can top up your current level of Life Assurance provided to you by Roche.



Partner Life Assurance

You can only select this benefit during annual enrolment

- ✓ You can also purchase Life Assurance for your partner.



Will Writing

Make sure your wishes are known.

You can only select this benefit during annual enrolment

- ✓ Give yourself peace of mind that what you leave behind will be distributed according to your wishes.
- ✓ Help to speed up probate, reduce inheritance tax and ensure your family does not face additional financial difficulties and lengthy legal proceedings.



Mortgage Expert Service

Ease the stress of the property ladder.

You can select this benefit at any time during the year

- 🔗 Access this benefit via 'Quick Links' in My Total Roche.
- ✓ Get help from a mortgage expert, from exploring your options to finalising your mortgage.
- ✓ All advice is delivered through telephone consultations from the comfort of your own home.
- ✓ Check if moving products will leave you better off.
- ✓ Ask an expert to check you're getting the best you can get from your mortgage, or to help with affordability, during current high inflation.



Personal Accident Insurance

Plan ahead, because accidents do happen.

You can only select this benefit during annual enrolment

- ✓ Get a tax-free lump sum if you suffer an accident and are admitted to hospital or left permanently disabled.
- ✓ Get financial support to meet any additional costs for you or your family of adjusting to life after your accident.
- ✓ You can select cover for you, your partner, or your family.



Income Protection

Enhance the level of cover we provide to protect your salary should you be unable to work.

You can only select this benefit during annual enrolment

- ✓ Enhance the level of protection provided to you by Roche.
- ✓ Receive a regular replacement salary if you are unable to work due to illness or injury.



Car Leasing Benefit

Get to where you want to go, with the option to tackle climate change as you do it.

- ✓ Lease a car tax efficiently.
- ✓ Choose from electric and hybrid models – so you can benefit the planet, too.
- ✓ No deposit required.
- ✓ Full-service package included to keep you on the road (including servicing and breakdown coverage).



Life benefits

...to help you flourish



Holiday Buy

Take more time off to recharge your batteries.

You can only select this benefit during annual enrolment

- ✔ Buy up to five additional days of annual leave each year (this number is pro-rated to your work pattern, with a maximum of five additional days for full-time employees, in full day increments).
- ✔ Make sure to discuss and agree with your team how much extra holiday you wish to buy before you select it.



Travel Insurance

Give yourself one less thing to worry about on your next trip.

You can only select this benefit during annual enrolment

- ✔ Choose from European and Worldwide protection (both options include cover for winter sports).
- ✔ You can purchase annual travel insurance cover for you and your family.
- ✔ Check the Government website for travel requirements to ensure you understand entry requirements around COVID-19.



Dining Card

Get 50% off food, 2-for-1 meals or 25% off the total bill at thousands of restaurants around the UK.

You can only select this benefit during annual enrolment

- ✓ Choose from the tastecard and/or Gourmet Society cards.
- ✓ Gourmet Society offers discounts on some of the UK's top restaurants, from dependable chains to Michelin-starred independents.
- ✓ Tastecard helps you save on the everyday, from 2-for-1 meals to discounts on attractions, retail and cinema tickets.



Discount Portal

Grab a bargain.

- 🔗 Access the Discount Portal via 'Quick Links' in My Total Roche.
- ✓ Enjoy discounts on a range of high street products and services, available to you through My Total Roche.
- ✓ Discounted cinema tickets.
- ✓ Discounts on grocery shopping.



Childcare Vouchers*

Nurse those nursery costs.

- ✓ Pay for a portion of your childcare expenses, free of tax and National Insurance.
- ✓ Make electronic payments directly to your childcare provider using a designated childcare account.
- ✓ Put any amount you want, subject to a £10 per month minimum and Roche will top up the amount you contribute by 5%.
- ✓ **If you'd like to change your contribution, you can do this at any time. Please contact Darwin using the details on [page 3](#).**

*Only available if you requested Childcare Vouchers before October 2018. From that point this benefit was removed, as a new Government scheme replaced it.



Here's a snapshot of how Tax and National Insurance on your benefits works

| Benefit | Subject to Employee Income Tax | Subject to Employee NI |
|--|--------------------------------|------------------------|
| Private Medical Cover | ✓ | ✗ |
| Health Cash Plan | ✓ | ✗ |
| Health Assessment - employee | ✓ | ✗ |
| Health Assessment - partner | ✓ | ✗ |
| Peppy | ✗ | ✗ |
| Dental Insurance | ✓ | ✗ |
| Cycle to Work | ✗ | ✗ |
| GymFlex | ✓ | ✗ |
| Pension (salary sacrifice) | ✗ | ✗ |
| Pension (net deduction) | ✓ | ✓ |
| Critical Illness Insurance | ✓ | ✗ |
| Additional Life Assurance | ✗ | ✗ |
| Partner Life Assurance | ✓ | ✗ |
| Will Writing | ✓ | ✗ |
| Mortgage Expert Service | ✗ | ✗ |
| Personal Accident Insurance | ✓ | ✗ |
| Income Protection | ✓ | ✗ |
| Holiday Buy | ✗ | ✗ |
| Travel Insurance | ✓ | ✗ |
| Car Leasing Benefit | ✗ | ✗ |
| Dining Card | ✓ | ✗ |
| Discount portal | ✗ | ✗ |
| Childcare Vouchers (up to HMRC limits) | ✗ | ✗ |



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