

Pearson is pleased to offer you a comprehensive and flexible benefits package to help you meet your health and wellness, financial and lifestyle needs. This document provides a summary of the benefits available to you, from which you can build a package that works best for you. For more information, please visit the [Pearson Benefit Portal](#).

## Healthcare Plan

### Provided by Aviva

Pearson's Healthcare Plan allows members to obtain treatment for injuries or acute medical conditions through private consultants and hospitals. It covers a wide range of medical treatments such as inpatient and outpatient treatment, home nursing, psychiatric care and surgery.

### Making a claim

Once your GP has recommended you see a specialist, all you need to do is call the customer service helpline at 0800 092 7774. For back, neck, muscle or joint pain (musculoskeletal (MSK) conditions), the claims journey is even easier than the standard process. You don't need to see your GP, just contact the customer service helpline and describe your symptoms.

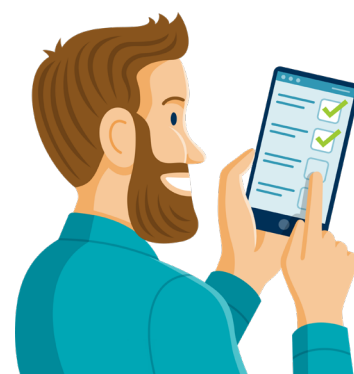
### Do I need to select this benefit?

**Provided:** Pearson funds the cost of your cover if you opt in annually.

**Optional:** Add your spouse or partner and/or any children up to age 21 (or 24 if they remain in full-time education).

### When can I change this benefit?

**Annually:** This benefit is only available to modify during the enrolment window.



# Employee Assistance Programme

## Provided by Cigna International

Pearson provides you and your family with an Employee Assistance Programme ("EAP") to support with any work or personal issue, including short-term professional counselling and connecting you to local resources to help you manage emotional, practical or physical needs. The EAP is available 24/7 and provides you and your immediate family with a variety of practical information and counselling.



## KEY FEATURES OF THE EAP

**Free to you**

**Confidential**

**Available 24/7/365**

**Available to you and household members**

**Can be accessed in multiple ways**

### Do I need to select this benefit?

**Provided:** Pearson funds the cost of this service which is provided to you automatically.

## Pension

### Provided by The Pearson Pension Plan

There are two sections in the Plan currently open to new joiners:



Money Purchase 2003 (MP03) Section	Auto Enrolment (AE) Section
<b>Must Opt-In</b>	<b>Automatically Enrolled</b>
<b>Requirements</b> Age: Between 16 and 74	<b>Requirements</b> Age: Between 16-74 State Pension Age Salary: Over £10,000
<b>You pay</b> Between 3% and 8% of Pensionable Salary.* The maximum depends on your age. This can also be paid through salary exchange.	<b>You pay</b> 5% of your Qualifying Earnings.** This can also be paid through salary exchange.
<b>Pearson pays</b> Double what you pay in-between 6% and 16% of Pensionable Salary.*	<b>Pearson pays</b> 3% of your Qualifying Earnings.**

\*Pensionable salary is your basic salary at 1 April each year, restricted in accordance with the Plan Earnings cap (£181,800 a year for the 2022/23 tax year).

\*\*Qualifying Earnings are earnings between a minimum (£6,240 a year for the 2022/23 tax year) and a maximum (£50,270 a year for the 2022/23 tax year).

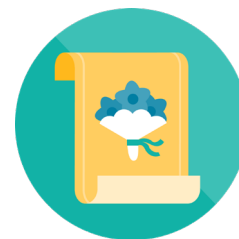
### Do I need to select this benefit?

**Optional:** You can choose a level of pension contribution to suit you.

### When can I change this benefit?

**Monthly:** You can change your election monthly.

# Life Insurance



## Dependent on your participation in The Pearson Pension Plan

In the event of your death whilst employed by Pearson, the life insurance cover will help support your dependants financially. The level of cover depends on your membership of The Pearson Pension Plan:

Membership of The Pearson Pension Plan	MP03	AE	Not a member
Lump sum as a multiple of salary	4x*	3x*	2x*
Annual income to your spouse or civil partner	33%*	✗	✗
Annual income to dependent children (up to 4 maximum)	8.5% each*	✗	✗
Refund of pension pot	✗	✓	N/A

\*Calculated using your Pensionable Salary at the time of death, which is your basic salary at 1 April each year, restricted in accordance with the Plan Earnings Cap.

For more information, visit the Pearson Pension Plan [website](#).

### Do I need to select this benefit?

**Provided:** Your life insurance benefits will depend on your membership of The Pearson Pension Plan as noted in table above.

# Save for Shares

Save between £5 and £500 a month for 3 years to purchase Pearson shares at a discount. The price you will pay for the shares at the end of the 3 years is set at a 20% discount to the market price at the start of the plan. The examples below are based on a fictional share market price of £6.25 (discounted by 20% to £5.00) and a share price at the end of the savings period of £7. These values are for illustration only.

Savings			Choices		
Chosen Monthly Amount	Periods	Total Contribution at end of Period	Buy and Keep Shares	Buy and Immediately Sell Shares	Take Back Savings Only
£10	3 Years (fixed)	£360	72 shares (360÷5)	Return of £504 (gain of £144)	Return of £360
£200	3 Years (fixed)	£7,200	1,440 shares (7,200÷5)	Return of £10,080 (gain of £2,880)	Return of £7,200
£500	3 Years (fixed)	£18,000	3,600 shares (18,200÷5)	Return of £25,200 (gain of £7,200)	Return of £18,000

### Do I need to select this benefit?

**Optional:** You can choose whether you wish to participate, and how much you wish to save per month.

### When can I change this benefit?

**Annually:** You can elect to participate once per year.

# Dental Plan

## Provided by Unum Dental

There are three levels of dental cover to choose from, with different monthly costs and reimbursement limits to suit your needs.

### Making a claim

1. Ask for an itemised receipt from your dentist which contains a full description of your treatment and costs
  2. Visit <https://mypolicy.unum.co.uk> and login using your Unum Dental username and password (registration is required to begin)
  3. Select 'Make a claim' on the portal, enter your treatment details, upload a scan or photo of your receipt and hit submit
- Please contact Unum Dental (call 020 7265 7111 or email [dental@unum.co.uk](mailto:dental@unum.co.uk)) if you wish to submit a claim via a paper form.

### Do I need to select this benefit?

**Optional:** Add your spouse or partner and/or any children up to age 21 (or 24 if they remain in full-time education).

### When can I change this benefit?

**Annually:** This benefit is only available to modify annually.



# Annual Leave Trading

If you are eligible, Pearson provides you with the flexibility to change your annual leave entitlement:



Increase by up to 5 days (up to an overall maximum of 35 days)



Decrease by up to 5 days (not applicable for employees who are Grade E and above)

Each day that you buy or sell is valued at 1/260th of your annual salary (pro-rated if part-time or working a non-standard weekly pattern). Your salary is adjusted for 9 months (April to December) to reflect your chosen entitlement. You must seek approval from your line manager prior to making any changes.

### Do I need to select this benefit?

**Optional:** You can choose to opt into this benefit annually.

### When can I change this benefit?

**Annually:** This benefit is only available to modify annually.



# Employee Discounts

## Provided by Sodexo (MyDiscounts)

You can access a wide range of discounts, cashback and discounted vouchers for a range of retailers through MyDiscounts. To access MyDiscounts, click on the Discounts tab from your Pearson Benefits page.

### Do I need to select this benefit?

**Provided:** Pearson funds the cost of this service which is provided to you automatically.



# Cycle to Work

## Provided by Cyclescheme

You can lease a bicycle (including qualifying equipment) and spread the cost over 12 months. You can request a value to suit your needs. The lease is paid via salary exchange, so you benefit from income tax and NI savings.

### Do I need to select this benefit?

**Optional:** You can choose to opt into this benefit.

### When can I change this benefit?

**Monthly:** This benefit is only available to modify monthly.



## Useful Links And Contact Information



Healthcare Plan  
customer service helpline:  
0800 092 7774



[Cigna EAP website](#)  
Company code: Pearson  
EAP helpline: 0800 243 458  
or +44 (0) 20 8987 6230



[The Pearson  
Pension Plan  
website](#)



Share Plans portal:  
visit [here](#)



[Unum Dental  
member portal](#)

Unum Dental  
helpline:  
+44 (0) 20 7265 711