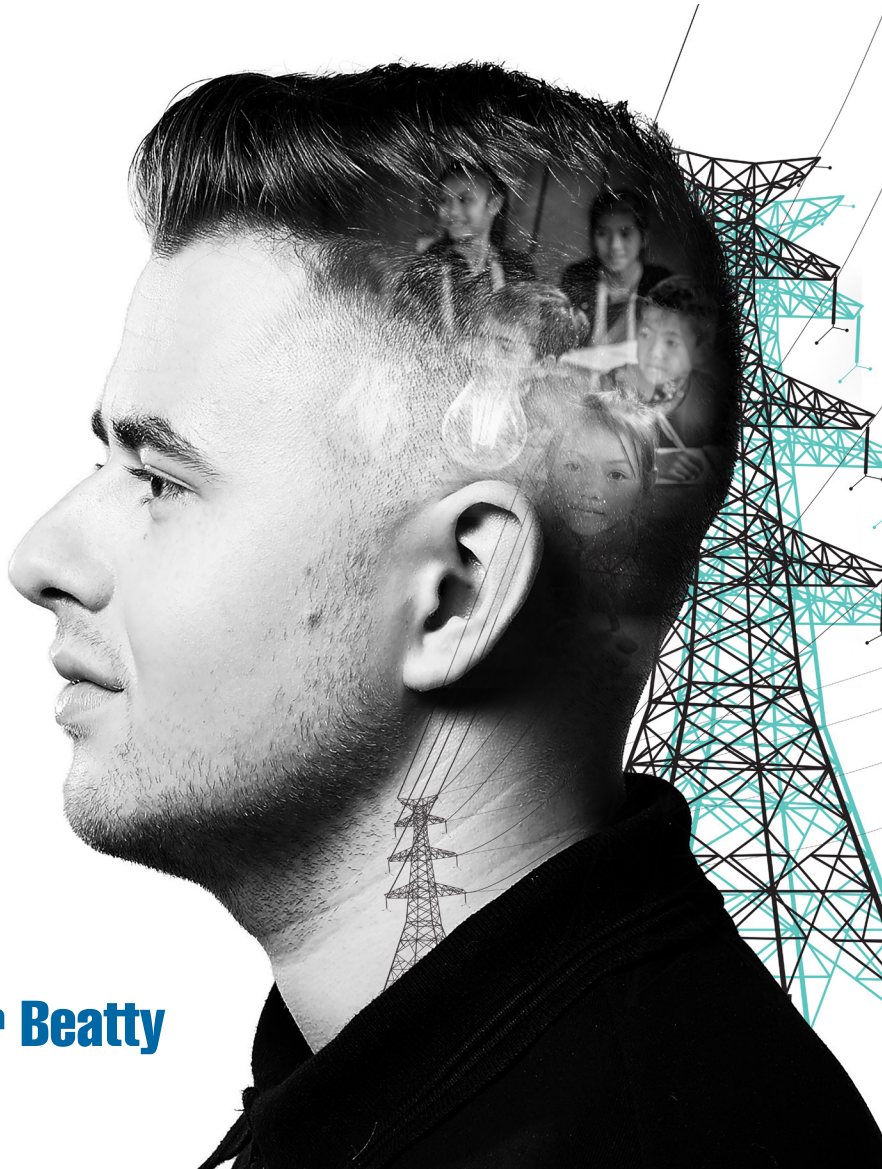


WELCOME TO BALFOUR BEATTY BENEFITS,

provided to you exclusively as a Balfour Beatty colleague.



Balfour Beatty

This scheme is part of our reward offering and gives you the chance to enhance your lifestyle by selecting some great offers which can be paid for direct from your salary and, for some, there will be tax and/or national insurance benefits too.

There are lots of benefits to choose from including the chance to buy more holiday days, take part in the Cycle To Work Scheme or look after yourself with a variety of insurance covers.

Some schemes can only be selected during an 'election window'. However, our employee discount website is open all year round. You can save money on everyday essentials with our supermarket discount cards, or special purchases such as holidays, gadgets and cinema tickets, plus plenty more!

To view our fantastic offers, log onto balfourbeattybenefits.com or download the 'Aon TBS' app today.

Once registered on the website you can login

From work: If you are in the office or have logged in to the network remotely, you can check or change your benefits on Balfour Beatty Benefits directly via single sign on – no need for a username or password.

From home:

1. Visit www.balfourbeattybenefits.com
2. Type in your username, this is your employee number ID, and password.

The first time you log in, you will be asked to answer some security questions and set up a new password.

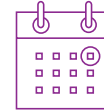
Download the Balfour Beatty benefits app

Manage your benefits on the move with the free Balfour Beatty Benefits app, available from the App Store or Google Play on any iOS or Android device. The app is delivered by Aon, our employee benefits provider.

1. Search for 'Aon TBS' and download the app.
2. Enter your Balfour Beatty Benefits username and password.
3. Enter the 4-digit company PIN: **2638**



SOME OF THE BENEFITS AVAILABLE TO YOU



Holiday purchase

This benefit allows you to change your annual leave to fit in with your plans or needs. Full time employees can 'buy' up to five extra days providing it doesn't take your annual leave over 30 days per annum.

If you work part time, the value of each day, and the amount of leave you can buy, will be scaled down in line with your hours/working days.



Bike scheme

This benefit gives you the opportunity to hire a bike for your journey to and from work. It's a great way to get fit, help the environment – and save money, all at the same time.

With access to 465 Halfords stores, 22 Cycle Republic stores, Tredz.co.uk and over 860 independent retailers, you can make your choice from a huge range of bikes and equipment in-store and online.



Private medical care

This benefit offers you a range of options for fast and convenient medical care – giving you more control over when and where you receive treatment. You can include your partner and family in the cover.



Travel insurance

This benefit offers you peace of mind while you're away, by covering you for leisure travel. You can include your spouse/permanent partner and family in the cover.

Whichever option you choose, you are covered for any number of trips during the year. The longest single trip the insurance will cover is 60 days and all insured persons are covered whilst travelling independently.



Discounts and offers

With dozens of deals, discounts and special offers being added each week, there's something for everyone. Saving couldn't be easier; all you need is your smartphone or computer. Offers and discounts include shopping discounts, cashback, concert and sports tickets, as well as holiday extras such as airport parking, attraction tickets and foreign exchange.

MAKING *CHANGES* TO YOUR BENEFITS

Some benefits are only available to choose or change once a year during the annual election window. You may also be able to choose or change some benefits if there is a major event in your life – for example, if you get married or divorced, or have a baby. Help and support is available from the Balfour Beatty Benefits contact centre between 9am and 5pm, Monday to Friday.

Tel: 0800 048 9588

Email: balfourbeattybenefits@aon.co.uk

For general queries, use the webchat facility under the 'need assistance' tab on www.balfourbeattybenefits.com.



Balfour Beatty