



Camunda Ltd

# EMPLOYEE BENEFITS GUIDE 2025

[DISCOVER MORE](#)





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EMPLOYEE BENEFITS CONSULTANCY

WELCOME TO

# Camunda Ltd COMPANY BENEFITS PROGRAMME



This document is intended to provide only the highlights of your benefits; see your plan documents (which are sent to you directly from the insurance company especially regards to the Medical Insurance) for full details. If any conflict ever arises between this booklet and the actual plan document, the terms of the plan document will govern in all cases.

**The following document gives you important information on the benefits available to you whilst an employee at the company.**

Camunda Ltd is pleased to present this overview of your employee benefits. We offer a variety of benefits to help you protect your health, your family, and your way of life. Your benefits are a valuable part of your compensation package. Please take the time to review this information carefully, along with the documentation provided by the insurance company, and keep it handy for future reference.

You may also contact the insurance company directly if you have any questions; their phone numbers and websites are detailed in this document as appropriate.

## The Benefits Covered



**Group Life Assurance**

Covered by AIG



**Group Income Protection**

Covered by AIG



**Private Medical Insurance**

Covered by AXA



**Pension**

Covered by AVIVA

This document covers your insured benefits, there are also a number of in-house benefits that you are entitled to. Should you require any further information on these other benefits, please contact the People Team





Camunda Ltd

# GROUP LIFE ASSURANCE

Covered by

**AIG**

**BAS**

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**No-one likes to think the unthinkable – but this benefit is there to give your family some financial support should anything happen to you.**

We have life cover in place for you as soon as you start working for us. Your cover will stop however, should you leave the company at any time. If eligible, it means we have insured your life for a pay out of a tax-free lump sum.

## **What Is It?**

Pays out a lump sum of 4 x basic annual salary in the event of your death, whilst employed.

## **How Do I Join?**

You are automatically enrolled into the scheme with effect from the first date of employment.

## **What Is The Cost?**

There is no cost to yourself, the premium is fully paid by Camunda Ltd.

## **How Long Am I Covered For?**

Until you leave the organisation or to age State Pension Age.

## **Can I Also Add My Spouse and / or dependants?**

No. This benefit insures only your life.

## **What Is The Tax Position?**

Based on current legislation, the benefit would be paid out free of tax. There is also no P11D tax liability. The tax position for all benefit payments under a Group Life scheme is subject to legislation in place at the point of claim.

**CONTINUE...**

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# GROUP LIFE ASSURANCE

Covered by

**AIG**

**BAS**

EMPLOYEE BENEFITS CONSULTANCY

## Medical Underwriting

The insurer offered a 'free cover level' limit of £550,000 of benefit. This means that if your benefit exceeds this level, you will need to undergo medical underwriting with the insurer to be assessed for cover above the free cover amount.

## Nomination of Beneficiary

Ensure that you complete a '**nomination of beneficiary**' form available from The People Team. This indicates who you would like the benefit to be paid to in the unfortunate event of a claim. It is important that you keep this form updated regularly, please notify The People Team of any changes.

**Please note** that this form is not legally binding but will help the trustees decide who to make payment to in the event of your death.

## Additional Services Provided



### Smart Health – Making Smart choices

Giving employees and their families 24/7 365 unlimited access to health and wellbeing experts at no extra cost - wherever they are in the world. Services include:

- 24/7 virtual GP
- Expert case management
- Mental Health support
- Health check
- Nutrition consultation
- Fitness program

All six services can be accessed via the website – suitable for smartphones, tablets and desktop. The 24/7 GP can also be accessed via the Smart Health app, and employees can download it from the App Store or via Google Play.



### Bereavement counselling

Unlimited free access to 24/7 bereavement helpline and with up to four face to face or telephone sessions with a qualified counsellor



Access bereavement & probate experts today on **0204 579 8999**

CONTINUE...



Camunda Ltd

# GROUP INCOME PROTECTION

Covered by

The AIG logo, consisting of the letters 'AIG' in a white, serif font on a dark blue rectangular background.

**If you have to stay off work for a long period because of illness or injury, this benefit gives you and your family the ongoing financial support you need.**

Normally, as soon as you go sick, you will start receiving your normal sick pay allowance (please check your company sick pay policy for more details). However, if you are still unable to return to work after 13 weeks, you will start receiving income protection benefit based on a percentage of your pre-incapacity salary if your claim is accepted.

You are covered as soon as you start working for us. Your cover will stop however, should you leave the company at any time. Claims will need to be medically admitted by the provider before any payment will commence.

## What Is It?

Pays out a regular income of 60% of basic annual salary in the event that you are unable to work due to injury or illness, whilst employed with company.

## How Do I join?

You are automatically enrolled into the scheme with effect of the first date of employment with us.

## What Is The Cost?

There is no cost to yourself, the premium is fully paid by Camunda Ltd.

## How Long Am I Covered For?

Until you leave the organisation or the earliest of State Pension Age, recovery or death.

## Can I Also Add My Spouse and / or dependants?

No. This benefit insures only your income.

## What Is The Tax Position?

Based on current legislation, the benefit would be paid out as continuation of salary so will therefore be subject to tax and national insurance deduction. There is no P11D tax liability.

## Medical Underwriting

The insurer offered a 'free cover level' / guaranteed issue limit of £75,000 of benefit. This means that if your benefit exceeds this level, you will need to undergo medical underwriting with the insurer to be assessed for cover above the free cover amount.



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# GROUP INCOME PROTECTION

Covered by

**AIG**

**BAS**

EMPLOYEE BENEFITS CONSULTANCY

## Vocational Rehabilitation

If you are unable to work for a period of time, AIG are able to support you with returning to work. The independent rehabilitation team can offer support, advice and guidance to help you get back to work when you are ready.

## About AIG

A leading employee benefits provider that offers expert health and wellbeing support, and financial protection through the workplace.



## Smart Health – Making Smart choices

Giving employees and their families 24/7 365 unlimited access to health and wellbeing experts at no extra cost - wherever they are in the world. Services include:

- 24/7 virtual GP
- Expert case management
- Mental Health support
- Health check
- Nutrition consultation
- Fitness program

All six services can be accessed via the website – suitable for smartphones, tablets and desktop. The 24/7 GP can also be accessed via the Smart Health app, and employees can download it using the QR code, from the App Store or via Google Play.



CONTINUE...

Camunda Ltd

# PRIVATE MEDICAL INSURANCE

Covered by



**Camunda Ltd has selected AXA to offer its employees with private medical insurance.**

We pay to provide you with comprehensive private medical insurance. This can range from outpatient visits to a consultant, to full treatment or surgery, whether this involves day care or hospital stays. You can also elect to add family members – namely a partner and any child up to age 30 sharing your household. Any dependants over the age of 30 would be automatically remove from the scheme.

We pay the monthly premiums for your individual cover, and you must pay tax on this premium.

BENEFIT	COVER LEVEL
Excess – payable per person, per year	Nil
Outpatient Cover	Full Cover
Inpatient Cover	Full Cover
Cancer Cover	Full Cover
Specialty Visits (dermatology, orthopaedic, surgeons)	Included
Diagnostics (CT, MRI, PET scans)	Included
Optical, Dental and Audiological Cover	Included
Mental Health	Includes therapy services and support. Unlimited Talking Therapies treatment.
Therapies	Full cover for chiropractic treatment, osteopathy, chiropody / podiatry, acupuncture and homeopathy.





Camunda Ltd

# PRIVATE MEDICAL INSURANCE

Covered by



## How Do I Join?

Camunda Ltd will require instruction from you when you start that you wish to join, together with details of any dependants you wish to add.

If you would like to change your cover (e.g. employee only, to employee plus spouse), please use the below contacts to request a change:

Slack Channel: #ask-people-team

Email: Wes Hattingh - [Wesley.hattingh@camunda.com](mailto:Wesley.hattingh@camunda.com)

Email: Emily Cady – [Emily.cady@camunda.com](mailto:Emily.cady@camunda.com)

## Can dependants Be Covered On This Benefit?

Yes. If you wish to include dependants, you must notify The People Team.

## Medical Underwriting

Our scheme is set up under **'Moratorium underwriting terms'** – Employee's and dependants, if applicable, are not required to provide medical information, but any condition for which the member or dependants has symptoms (even if not diagnosed), sought advice or had treatment in the previous 5 years is excluded from cover.

If the member or dependants does not have symptoms, treatment or receive advice for that condition for at least 2 years from the date of joining, the condition may then be included for cover. This is referred to as **'point of claim'** underwriting.

## Is This A Taxable Benefit?

Yes, medical insurance is a taxable benefit. You will be taxed at your marginal rate on the premium the company pays on your behalf.



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# PRIVATE MEDICAL INSURANCE

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EMPLOYEE BENEFITS CONSULTANCY

## Additional Services and Rewards



**Nuffield health fitness and wellbeing centers:** save up to 40% of monthly individual membership fees. With access to many of Nuffield's 114 fitness and wellbeing centres nationwide. Take advantage of swimming lessons, state of the art gyms 100's of group exercise classes and access to spa facilities. Visit - [AXA Health discounts \(nuffieldhealth.com\)](https://www.axahealth.com/axa-health-discounts).



### **Support for muscles, bones and joints: Getting you moving again**

Problems with muscles, bones and joints can get worse if they're not treated. That's why we're here to help, right from the moment pain strikes. With your healthcare cover you can talk to a physiotherapist online or over the phone as long as you're 18 or over. There's no need for a GP referral, simply call 0800 029 4236 – lines are open 8 am – 8 pm Monday to Friday and 9 am – 5 pm Saturdays and bank holidays.



**27/7 SUPPORT LINE:** Speak to a GP whenever you want, wherever you are 24/7 by video or phone from any where in the world.

Experienced GP's, Specialist referrals to access go to [Login or register - AXA Health](#)



### **MENTAL HEALTH ASSESMENTS AND SUPPORT:**

AXA's Stronger minds team are here to help should you have a mental health concern.



**AXA MEMBER ONLINE:** Register and log in to AXA member online [Login or register - AXA Health](#) where you can manage membership details, view policy handbook, make claims and contact AXA securely.

## MAKE A CLAIM WITH AXA

[Login or register - AXA Health](#)

**TEL 0800 317 810**

Lines are open Monday to Friday, 8 am to 8 pm. Saturday 9 am to 5 pm.





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# PENSION

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EMPLOYEE BENEFITS CONSULTANCY

**Camunda Ltd will enroll you as a member of the scheme from your first payroll. Full details of the scheme will be provided to you on joining.**

Changes to the automatic options can be made after you have become a member. If you wish to opt out, you will be provided with the necessary instructions upon joining the scheme.

Camunda Ltd will pay a contribution of 5%, with employees paying a contribution of 6% of basic salary. This means that contributions from both you and us will go into your plan.

Contributions will be made via salary exchange.

You decide how you want to invest this money during your scheme membership, then use the amount you've built up in your plan to provide benefits when you retire. Your contributions are taken from your gross salary (before calculation of tax and national insurance). Camunda Ltd then pays the contribution to the pension provider on a salary exchange basis meaning you will pay less tax and national insurance.

On this basis you do not need to claim back your additional tax relief from HMRC as it is applied automatically. If you have been a member of a registered pension scheme and not reclaimed your tax back in previous years, it is possible to request a backdated payment from HMRC.

## What Is It?

In order to provide you with an income at retirement all employees are automatically enrolled into the Group Personal Pension Scheme, which is a Qualifying Workplace Pension Scheme, providing you meet the requirements below:



Aged 22 and above



Earning over £10,000 per annum



Ordinarily resident in the UK

[CONTINUE...](#)





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# PENSION

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## About The Pension

- Insurance company is Aviva.
- The plan default fund is My Future Focus Growth with an annual management of 0.31%.
- Employees are automatically enrolled with an employer contribution equivalent to 5% and an employee contribution of 6% calculated against your basic annual salary.
- Contributions are made via salary exchange.
- Fully portable with no setting up costs or exit penalties

## Further Information

Register for online access to view your pension, access retirement planning tools and have access to further fund choices. You can do this as soon as you receive your welcome pack in the post from Aviva.

## Important Information

If you had Lifetime Allowance Protection on your pension fund prior to 15th March 2023 you may now be able to contribute to a pension fund without affecting this protection. Therefore, if you do have Lifetime Allowance Protection please notify The People Team immediately using the below contacts:

Slack Channel: #ask-people-team

Email: Wes Hattingh - [Wesley.hattingh@camunda.com](mailto:Wesley.hattingh@camunda.com)

Email: Emily Cady - [Emily.cady@camunda.com](mailto:Emily.cady@camunda.com)

## What Age Am I Able To Retire?

Under pension freedoms you can now withdraw from your pension fund at age 55.

## Can I Transfer In My Other Pensions?

Yes, please contact the provider directly who will be able to assist you in transferring in external pension plans. We suggest seeking independent financial advice before doing so.

CONTINUE...





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# PENSION

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## Can I Pay More Into My Pension?

Subject to certain limitations, it is possible for you to increase the regular monthly contribution that you pay into your pension, however Camunda Ltd will continue to make a contribution of 5% regardless of what your personal contribution is.

Please speak to your BAS contact if you would like more information on how much you can pay into your pension plan each tax year as the rules are complicated in this area – details are provided at the end of this booklet.

If you have unused annual allowance from previous tax years, it may be possible to pay a lump sum 'catch up' payment into your pension.

## Who Do I Contact Should I Wish To Increase Pension Contributions?

Please contact The People Team if you wish to increase your pension contributions.

## What Is The Maximum Amount I Can Build Up In My Pension Fund?

There is no maximum pension fund limit, however, please be aware that benefits in excess of the Lump Sum Death Benefit Allowance (currently £1,073,100 for tax year 2024 / 2025) may incur a tax charge subject to legislation at the time of claim.

## What Are My Retirement Options?

When you reach retirement, you can use the amount in your plan to provide the benefits of your choice. Your options range from buying a pension (or 'annuity'), taking some or all of your pension savings as cash, or drawing income from them directly while continuing to invest the rest. You can even 'stagger' or mix these options – for example, drawing income while it suits you then using the amount you have left towards cash or an annuity.

## GET IN TOUCH WITH AVIVA

**CALL US ON 0800 145 5744**

<https://www.aviva.co.uk/help-and-support/contact-us/pensions-and-retirement/>







EMPLOYEE BENEFITS CONSULTANCY

THANK YOU. ANY QUESTIONS?

# GETTING IN TOUCH

## GET IN TOUCH

To take up any of the benefits in this guide or ask any questions you may have, please contact The People Team in the first instance, using the details below:

Slack Channel: #ask-people-team

Email: Wes Hattingh - [Wesley.hattingh@camunda.com](mailto:Wesley.hattingh@camunda.com)

Email: Emily Cady - [Emily.cady@camunda.com](mailto:Emily.cady@camunda.com)

PROUD TO BE A MEMBER OF:



[ADMINISTRATION@BAS-EB.COM](mailto:ADMINISTRATION@BAS-EB.COM)

[WWW.BAS-EB.COM](http://WWW.BAS-EB.COM)

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