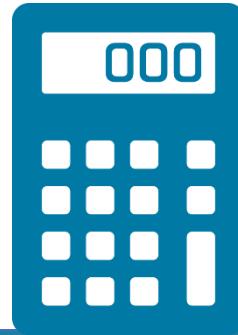


Cobens Benefit Calculator –

How to guide



This is a simple guide to help you complete your benefit choices and make the most out of your benefit spend.

1. First complete your name and **salary information** – the salary must be your annual basic salary as it will drive any potential additional holiday purchase (if applicable).
2. Insert any amount of your allowance that you wish to be allocated towards **Gym Membership**; if selected this will then appear in **Employee Perks** in the Benefits Available Tab for you to select.
3. Should you wish to direct any of the allowance towards your Company Pension Scheme then please enter the annual monetary amount into the "**Contribution to Pension Scheme**" box.
4. Make your benefit selections, the dropdown list in the "**Benefits Available**" will detail everything that you can choose from. You can click on the benefits and this will give you details of each of different benefits;

Dental Insurance – you can select the level of cover and whether to include dependents on the policy.

Health Assessment – If you select this option we pass your contact information on to the provider to arrange your appointment.

Health Cash Plan – you can choose between different levels of cover which give you a bigger health budget.

Employee Perks – This option includes things like "Perkbox", Additional Holiday Purchase* (if available) and Gym Membership Allowance.

* If you select Additional Holiday you will need to confirm the amount of days in your **Benefit Cart**. The selection will default to the maximum of 5 days.

Private Medical Insurance – you can select the level of cover and whether you wish to include any partners or dependents.

5. Your **Benefits Cart** will detail the overall cost of your benefits, should you exceed the allowance your employer has given, the details will be confirmed in here. Any overspend will be deducted from your salary via salary sacrifice on a monthly basis.

Once you have clicked on submit this confirms your selections for the benefit year; if you have any questions or you need any support please let us know – info@cobens.co.uk.