

The objective of this Quick Reference Guide is to demonstrate how to view update and edit your benefits and update any pending actions.

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Updating your Benefits

View and Update your current Benefits Enrolment

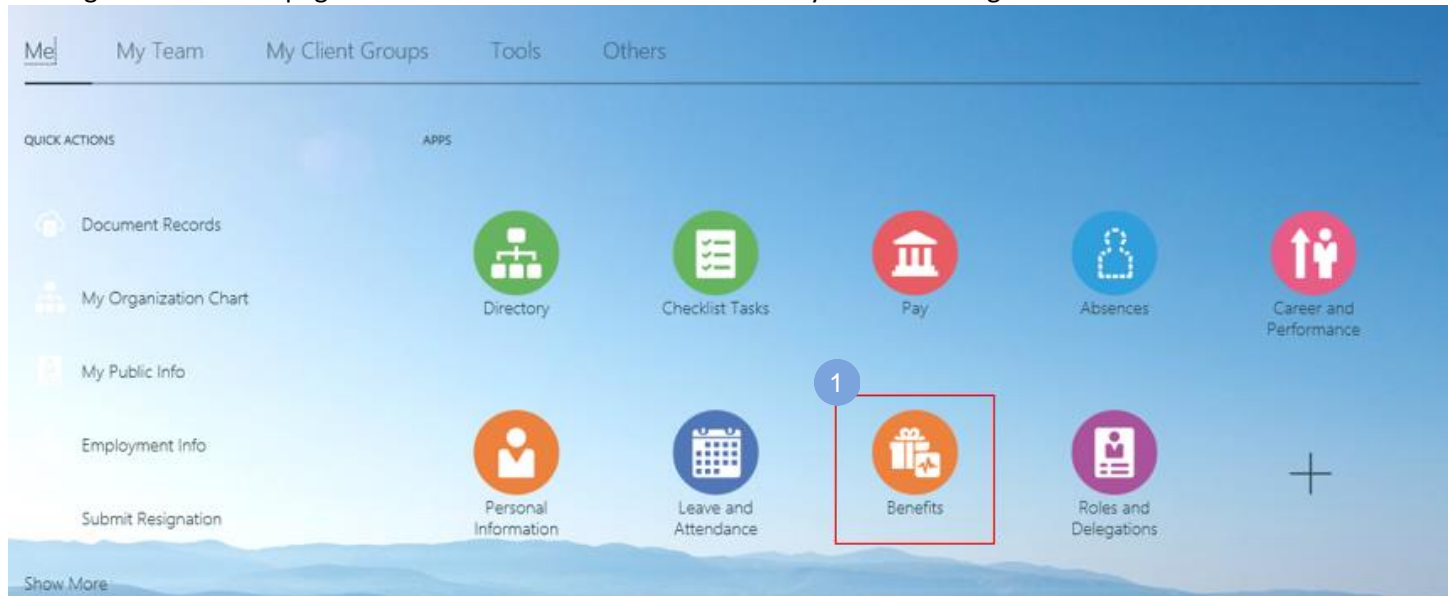
If you are looking to update your benefits please follow the process below.

Changes you can make include Pensions, Life Assurance and Private Health Options such as Dental. Make sure before you chose your private health option that you have updated your beneficiaries/dependant under People to cover.

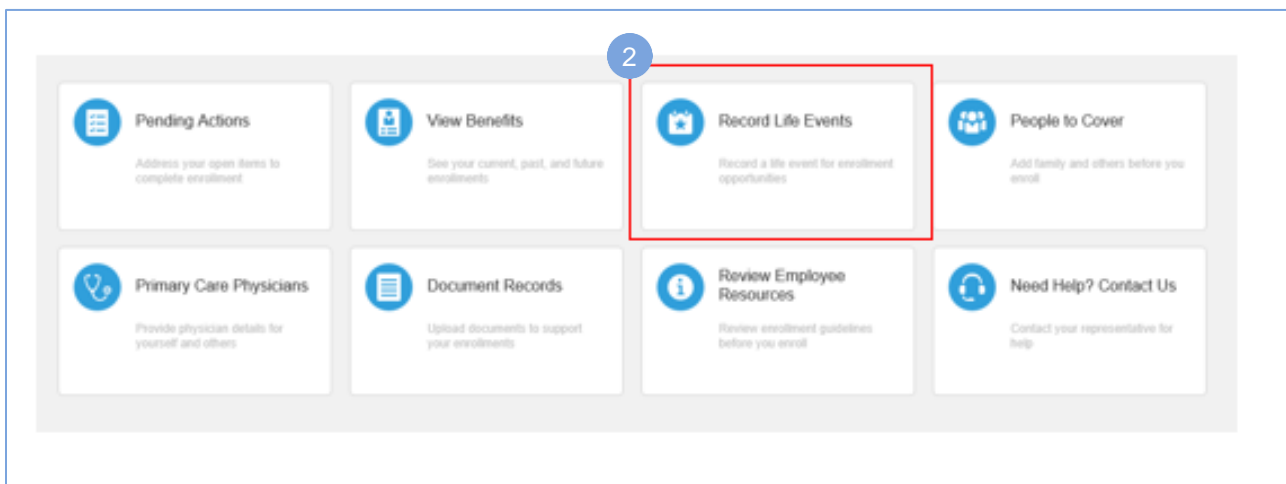
To make changes to your benefits you need to open up a window – this is called a **Life Event** in MyHR portal.

You can only initiate one life event at any one time and you can only open one a day. Once a life event has been opened it will be open only for one day to make changes or update.

1. Login to the **Home** page and click **Benefits**. You can alternatively click the Navigator and click **Benefits**.



2. Click **Record Life Events**.



Updating your Benefits

3. Select a life event from the list provided. Then enter **today's date** in the **Date This Event Occurred** and click **Save and Close** and **Close**. The life event has now been created.

Note: You can only initiate one life event at any one time. Trying to initiate multiple life events on a same day will cause an error. Once a life event has been initiated it will be open only for one day to make changes or update.

Report a Life Event

Employee Events

- Update Pension Contribution
- Review / Update Beneficiary
- Change in Personal Circumstances

* Date This Event Occurred 22/Sep/2018

Save and Close Cancel

*you will then receive confirmation screen that Life event has been created and window is open to make changes within 24 hours of opening life event.



Confirmation

The life event Change in Personal Circumstances was created for the date 27-Sep-2019.

OK

4. Add **Dependent or Beneficiary** on this page by clicking the **Add** button, complete the New Contact Basic Information, click submit and then click **Continue**. You can also add an organization or trust as a beneficiary if you wish.

People to Cover

Information

If you plan to add family members and others to your benefit plans, add them as contacts before you enrol.

If you plan to designate dependents, then you must add them as contacts from the Contacts section before you proceed to the enrollment pages.

People

- Claire Glass
Spouse
- John Glass
Child
- Linda Glass
Spouse
- Shelley Glass
Child

+ Add

Continue Cancel

New Contact 4

Basic Information

Title <input type="text"/>	*Last Name <input type="text"/>
*First Name <input type="text"/>	*Preferred Name <input type="text"/>
Middle Name <input type="text"/>	Previous Last Name <input type="text"/>
*Relationship <input type="text"/>	Gender <input type="text"/>
*What is the start date of this relationship? <input type="text" value="dd-mmm-yyyy"/>	*Date of Birth <input type="text" value="dd-mmm-yyyy"/>

This person is an emergency contact

People

Claire Glass	Spouse
John Glass	Child
Linda Glass	Spouse
Shelley Glass	Child

Beneficiary Information

*Start Date <input type="text" value="27-Sep-2019"/>	Additional Info <input type="text"/>	<input type="button" value="Save"/> <input type="button" value="Cancel"/>
<small>Date when you would like this organization available for designation</small>	Trust Description <input type="text"/>	
*Beneficiary Type <input type="text" value="Trust"/>		
*Trust Name <input type="text"/>		

Updating your Benefits

5. On the **Authorisation** page, review the terms and conditions. Click **Accept** to accept the terms and continue your enrolment. You can download a printable page for your records.

Authorization

I confirm that the information I am providing is correct and that I am authorising salary deductions (known as Salary Exchange) to cover the costs of my chosen benefits.

I understand that these salary deductions are a change to my terms and conditions of employment, and that they will be in place, typically, for a minimum period of one year (or the amount of time set by a particular benefit, if this is longer).

I understand that if my circumstances change during this period, I can request an opportunity to reconsider my benefit choices, but this is at the discretion of Carnival UK and I don't have an automatic right to make changes.

If my annual salary falls below £13,500 I understand that I will automatically be opted out of Salary Exchange arrangements and either a deduction will be taken from my net pay, or my benefit may end.

I understand that the following benefits are provided through Salary Exchange:

1. Company Pension Scheme including Annual Incentive Into Your Pension
2. Childcare Vouchers
3. Cycle to Work
4. Holiday Trading (buying only)

By clicking Accept/Submit I confirm that:

- The dependants (partner and/or children) I have enrolled in the selected benefits meet the plan eligibility rules.
- Dependants and beneficiaries not added under "Create Dependand / Beneficiary" will not be eligible for benefits.
- I agree to the exchange agreement, which is a change to my terms and conditions of employment, and I understand the implications that the exchange may have on any state benefits that I may become entitled to.
- For Annual Incentive Into Your Pension, if my annual shore incentive is lower than the amount I've chosen, all of my annual shore incentive will be paid into my pension.
- I have considered both the Pension Annual Allowance and Pension Lifetime Allowance when making my pension selections.
- I authorise the use of my personal data in order for the benefits to be provided.

IMPORTANT

Please ensure you add any dependants and beneficiaries under "Create Dependand / Beneficiary" before selecting your benefits. If you don't do this, you will not be able to add them to your benefits or as a beneficiary for life cover.

5

Accept

6. You will now see all your benefits on this page. At the top of this page you will see the cost to you as an employee for all benefits you are opted into, this cost is a monthly cost.

The first section shows you employee Savings – Here you can see your Pension contribution, to view employer contribution please expand view as per below.

Savings Edit

Pension

Carnival UK Pension Scheme	10 %
Annual Amount	10 %
Employer Cost	5 %

Expand View

6

Updating your Benefits

You can increase your contribution percentage by entering it in the **Employee Contribution** box. Click **Edit**, when you hover over the box, it tells you what values are valid. Click **OK** when you are finished.

Note: If you do not want to opt in, it will remain as **No Selection** until the auto-enrolment process to the Company Pension Scheme takes place.

Savings

Pension

Carnival UK Pension Scheme 13 %

Edit

Pension

Carnival UK Pension Scheme [See More Info](#)

Carnival UK Pension Scheme
13 % Annually

Employee Contribution 13 %

Pension

Carnival UK Pension Scheme [See More Info](#)

Carnival UK Pension Scheme

Employee Contribution 10 %

3 to 85, in increments of 0.1

OK

Annual Amount 13 %

Employer Contribution 5 %

You will then see that the main page has updated to show your new employee contribution. This will be effective the 1st of the following month you made the change, for example, making the change on 27th September will be effective 1st October and effective in your October pay.

Updating your Benefits

- The next benefit is Carnival UK **Health** benefits. You may select to participate in other health schemes if eligible as desired. If you select a plan which has an employee cost, you will see your monthly cost (excluding pension contributions) in the **Your Total Cost** box. Once you have made your changes click **Continue**.

Note: You are automatically enrolled in some scheme. These display as Selected but are not editable.

Health 7

Employee Assistance Programme

Employee Assistance Programme (EAP) ▼

Health Screen

Employee Health Screen
360 Health Assessment ▼

Eye Test

Eye Test ▼

Health Cover

No Selection - Private Medical/Dental ▼

Voluntary Dental

No Selection - Voluntary Dental

You will see that when opting for Employee and partner or Employee and Child Healthcare you will need to select beneficiary you wish to add to the plan and then click OK to save as per screen below

7

You need to designate dependents or beneficiaries for your selected offerings.

Private Medical/Dental
Employee + Child/Children

Employer Monthly Cost
£6.46

7 Who do you want to cover?
 John Glass (Child)

Updating your Benefits

8. In the **Interests and Lifestyle** page, select any plans you want to participate in. If you select a plan which has a cost, the cost updates in **Your Total Cost**. Select any changes you wish to make and then click **continue and then submit to save your changes**.

Note: Some plans cannot be actioned via this page. Therefore, click on the hyperlink that will navigate you to Carnival intranet pages with the process guide (*Cycle to work, Season Ticket, Discounted Cruises*)

The screenshot shows the 'Interests and Lifestyle' page. The title 'Interests and Lifestyle' is at the top left. In the top right corner, there is a blue circle with the number '8' and a red-bordered box containing an 'Edit' button with a pencil icon. Below the title, there is a list of benefit options, each with a dropdown arrow on the right:

- Car Allowance
 - Car Allowance
- Cycle to Work
 - Cycle to Work
- Discount Website
 - Discount Website
- Employee Discounted Cruises
 - Employee Discounted Cruises
- Give As you Earn
 - Give As You Earn 10.00
- Season Ticket Loan
 - Season Ticket Loan
- Shipmates Membership
 - No Selection - Shipmates Membership

Updating your Benefits

9. In the **Protection** page, you can select life insurance options. For some plans, you are automatically enrolled because the **Selected** button is greyed out and you are unable to click. For beneficiaries, you can update how benefits will be disbursed but note that the **Primary (%)** must add up to 100%. If they do not, you will receive an **Error** message when you click **Next**.

Note: If beneficiary has not been added under contacts you will not be able to select beneficiary on this page

9

Protection

[Edit](#)

Company Paid Life Cover

Company Paid Life Cover
2X Basic Annual Salary

Primary Beneficiaries
Linda Glass(100%)

Additional Employee Paid Life Cover

No Selection - Additional Employee Paid Life Cover

Company Paid Life Cover

Company Paid Life Cover [See More Info](#)

[OK](#) [Cancel](#)

Company Paid Life Cover
2X Basic Annual Salary

Coverage Amount	Employer Monthly Cost
180,744.00	12.35

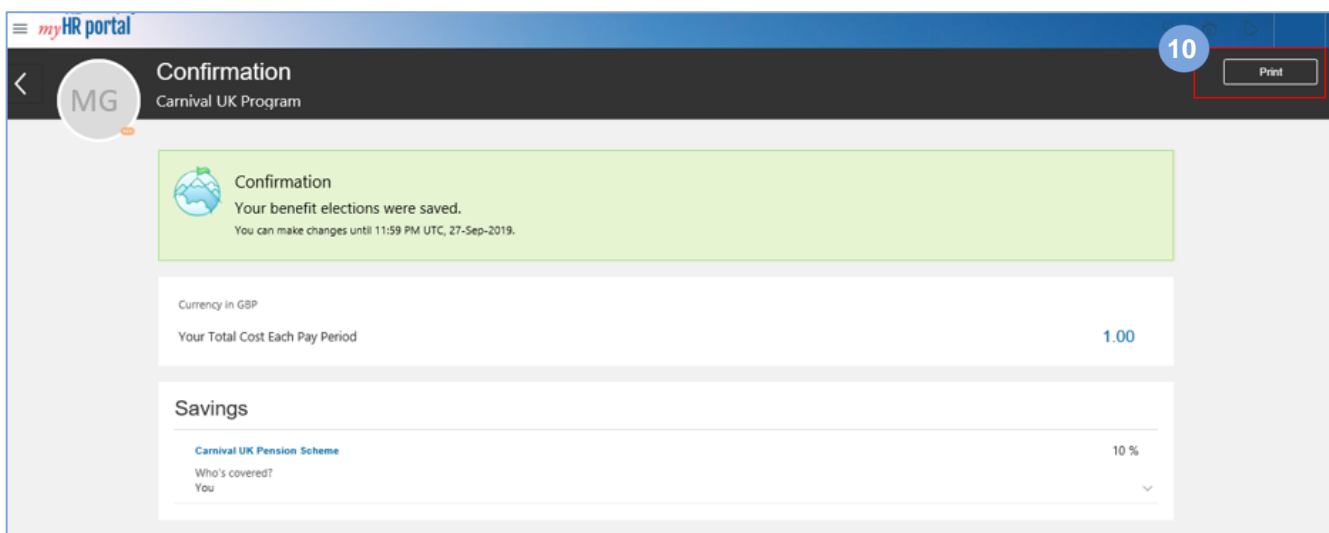
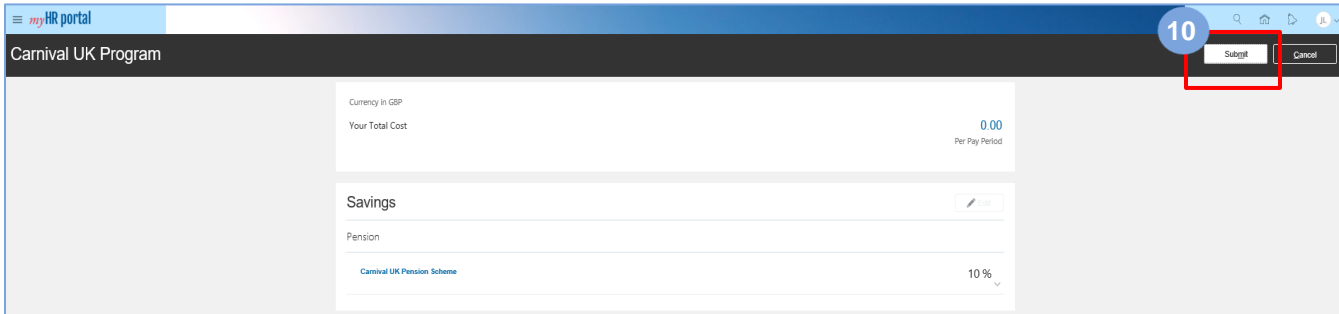
Primary Beneficiaries

<input checked="" type="checkbox"/> Claire Glass	<input type="text"/> %
<input checked="" type="checkbox"/> Linda Glass	<input type="text" value="100"/> %
<input type="checkbox"/> John Glass	<input type="text"/> %
<input type="checkbox"/> Shelley Glass	<input type="text"/> %

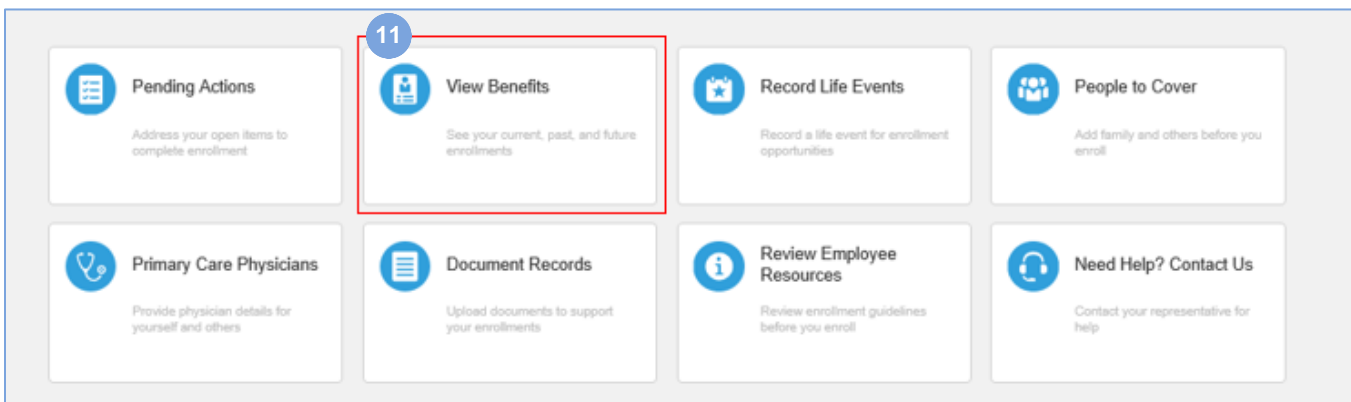
0% left

Updating your Benefits

10. Ready to **Submit** changes, scroll down to review all of your selections. Once you are satisfied the information is correct, click **Submit** to complete the transaction. You will receive confirmation that your Benefit Elections were saved and given the option to print this for your own record.



11. You can log in to **MyHR portal > Benefits > View Benefits** to view your benefit enrolments again once you have navigated out of the summary page.





Note: Your benefits enrolment would not be effective till the 1st of the following month therefore to view summary of your benefits enrolled please select date as 1st of the following month (*Ex: If enrolment for voluntary dental was enrolled 27th September > select effective date as 1st October to view summary*)

Select a Benefit

See Benefits as of Date or Event

Specific date

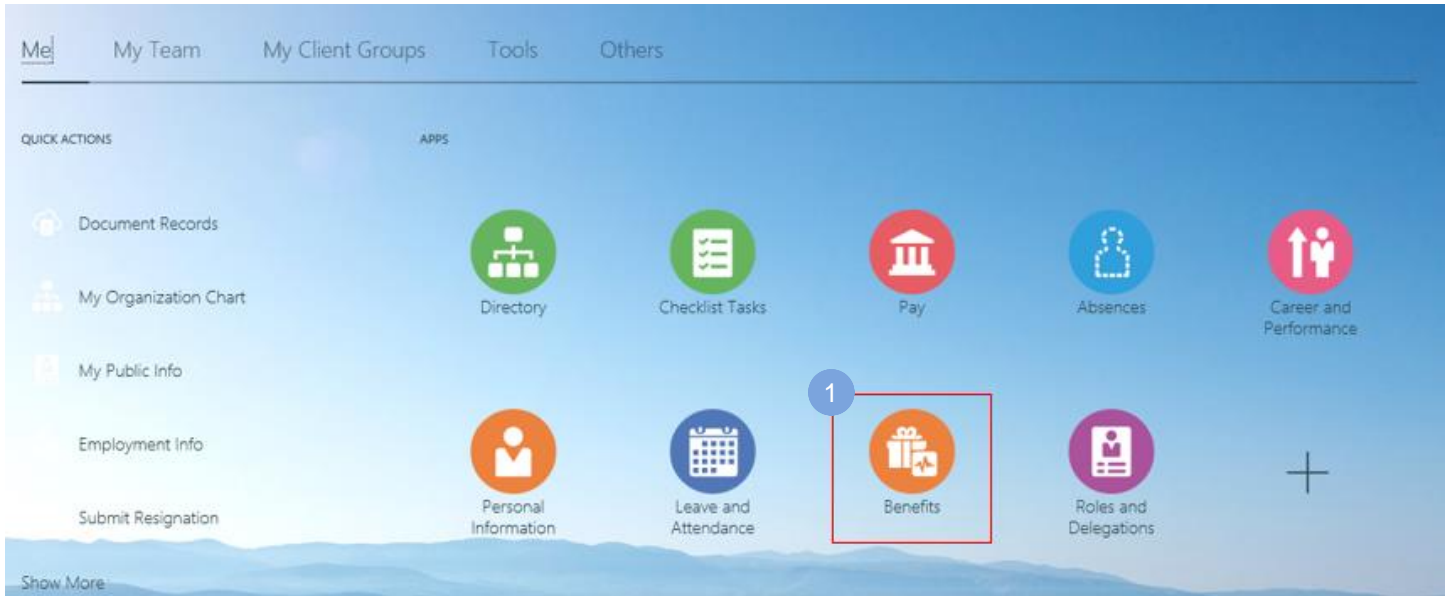
 Carnival UK HT Program

 Carnival UK Program

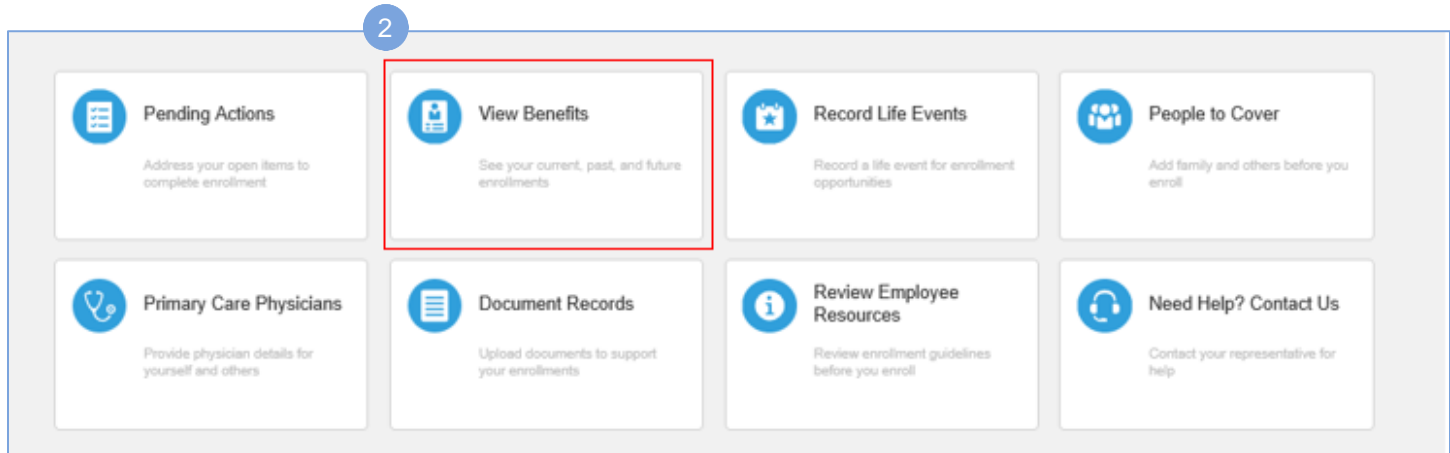
Updating your Benefits

View Your Current Benefits Enrolment

1. Login to your **Home** page and click **Benefits**. You can alternately click the **Navigator** and click **Benefits**.



2. Click the **View Benefits** icon.



Select the Benefit type you wish to view, Carnival UK Program or Carnival UK HT (Holiday Trading) Program, and select the effective date you wish to view from.

Updating your Benefits

Select a Benefit

2

Select Benefits as of Date or Event

Specific date

Carnival UK HT Program

Carnival UK Program

3. Review your **Enrolment Summary** page. Identify the plan type, plan, plan option, coverage start date, rate, annual amount, employee cost, and employer cost. You can also see any pending actions.

Note: You can also see your total cost per pay period on the right-hand side. You can also download a PDF version of your full benefits summary which you can save and/or print for your records.

Currency in GBP

Your Total Cost Each Pay Period **35.29**

Savings

Carnival UK Pension Scheme 13 %

Who's covered?
You

Health

Employee Assistance Programme (EAP)

Who's covered?
You

Employee Health Screen
360 Health Assessment

Who's covered?
You

Eye Test

Who's covered?
You

No Selection - Private Medical/Dental

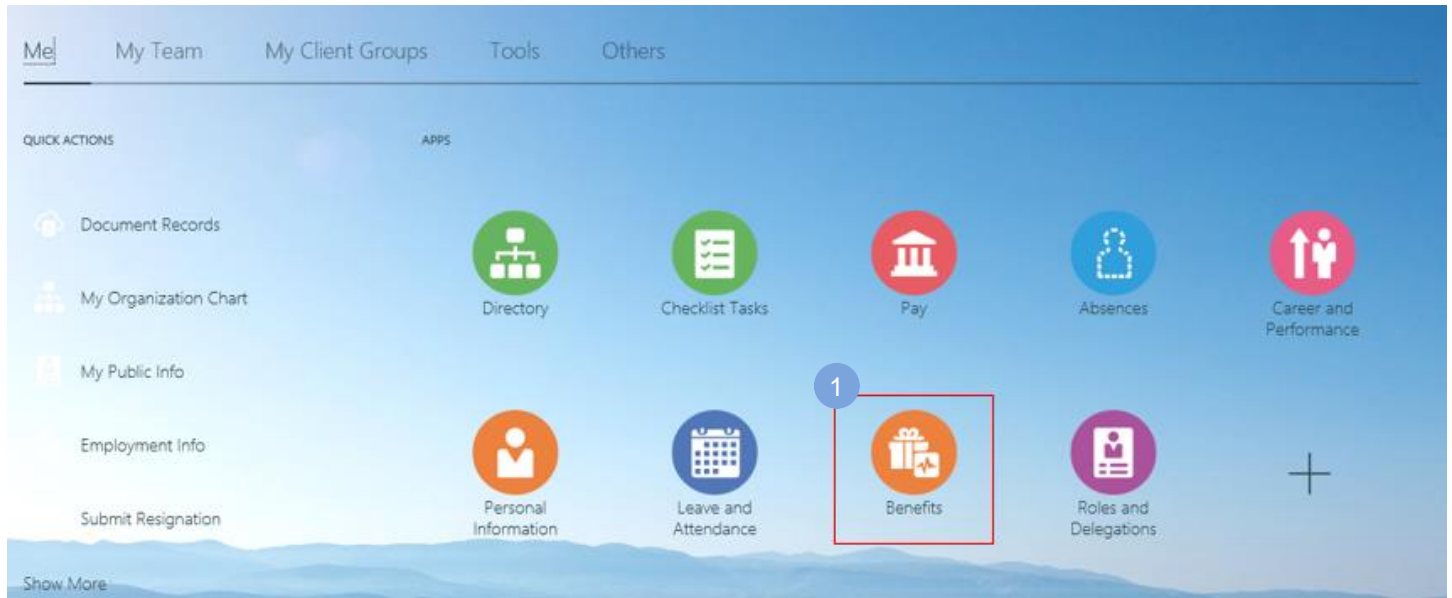
Who's covered?
You

No Selection - Voluntary Dental

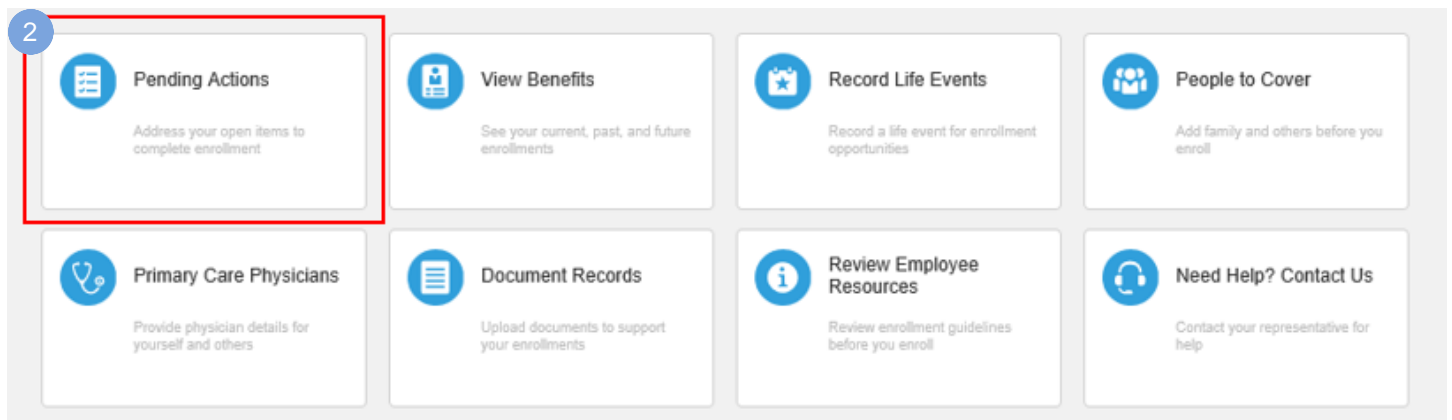
Updating your Benefits

View Pending Action Items

1. Login to your **Home** page and click **Benefits**. You can alternately click the **Navigator** and click **Benefits**.



2. Click the **View Pending Actions** icon. Note that this icon only displays when you have pending actions.

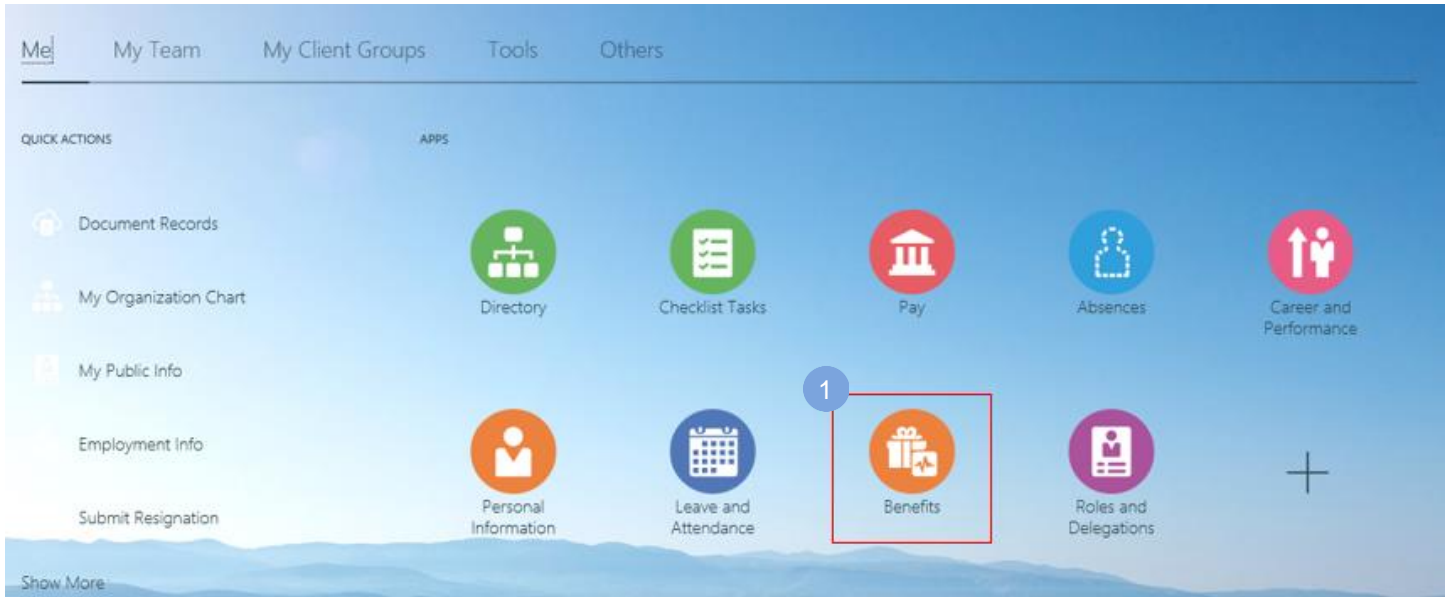


Review any items on your **Pending Action Items** page. Then click **Done** to exit the page. Pending actions may require you to submit documentation or designate a beneficiary. Some are optional.

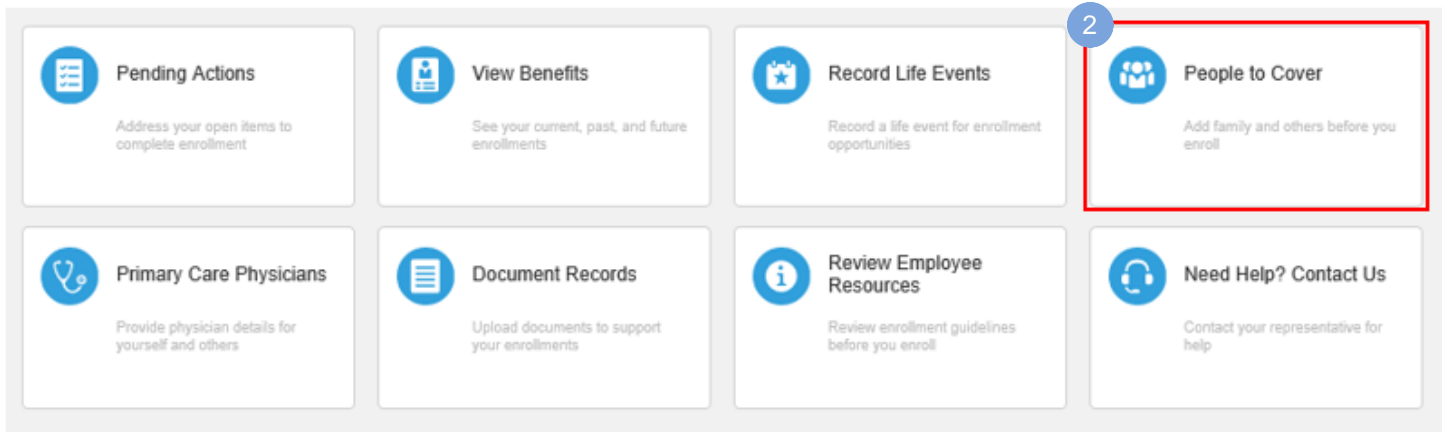
Updating your Benefits

Add Dependent or Beneficiary

1. Login to your **Home** page and click **Benefits**. You can alternately click the **Navigator** and click **Benefits**.



2. Click the **People to Cover** icon. Note that this icon only displays when you have pending actions.



Updating your Benefits

3. Add **Dependent or Beneficiary** on this page by clicking the **Add** button. You can also add an organization or trust as a beneficiary if you wish.

4. Complete the **New Contact** form. You must enter information into the required fields as indicated by a single blue asterisk. In this example, required fields include **First Name, Last Name, Preferred Name, Relationship, Date of Birth and start date of this relationship**. Click **Submit** when you are finished.

Basic Information

Note: It is important to select the correct relationship start date. For dependents, enter the start date of the relationship that qualifies them for benefits, such as birth date of a newborn.

Updating your Benefits

- Once you have added your Dependents or Beneficiary's you can edit them here also. Select the edit button as shown below.

The screenshot displays a user interface for managing dependents. It features five main sections, each with an edit button highlighted by a red box:

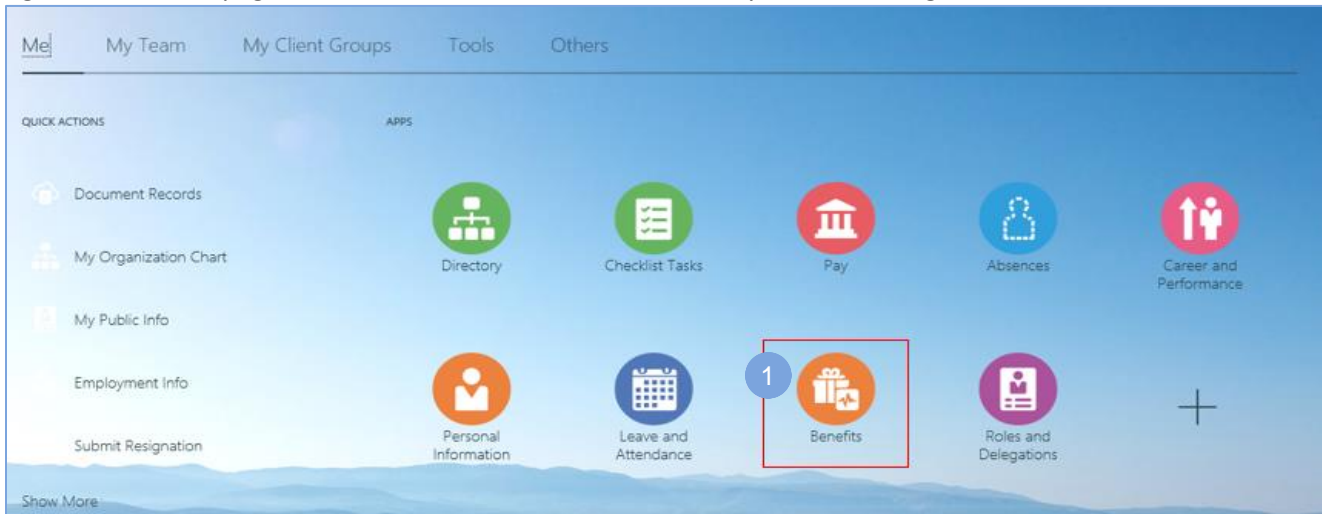
- Relationship:** Contains fields for Relationship (Spouse), Primary contact (No), Relationship Start Date (02-Nov-2015), Country (United Kingdom), and Emergency Contact (No). The edit button is circled with a blue '5'.
- Name:** Includes a note: "Please note any changes to your surname require you to submit legal documentation as proof of a name change i.e. Marriage Certificate, Birth Certificate or Deed Poll documents." Fields include Start Date (26-Sep-2019), Last Name (Glass), First Name (Claire), and Preferred Name (Claire).
- Basic Information:** A section with a dropdown arrow.
- Address:** A section with a dropdown arrow.
- National Identifiers:** A section with a dropdown arrow.

A note at the bottom of the form states: "Please remember to notify HMRC of your new address. Also, if you are a member of a pension scheme and/or you have TBSs (Time Based Shares), formerly RSUs (Restricted Stock Units), you should also advise the provider of your new address."

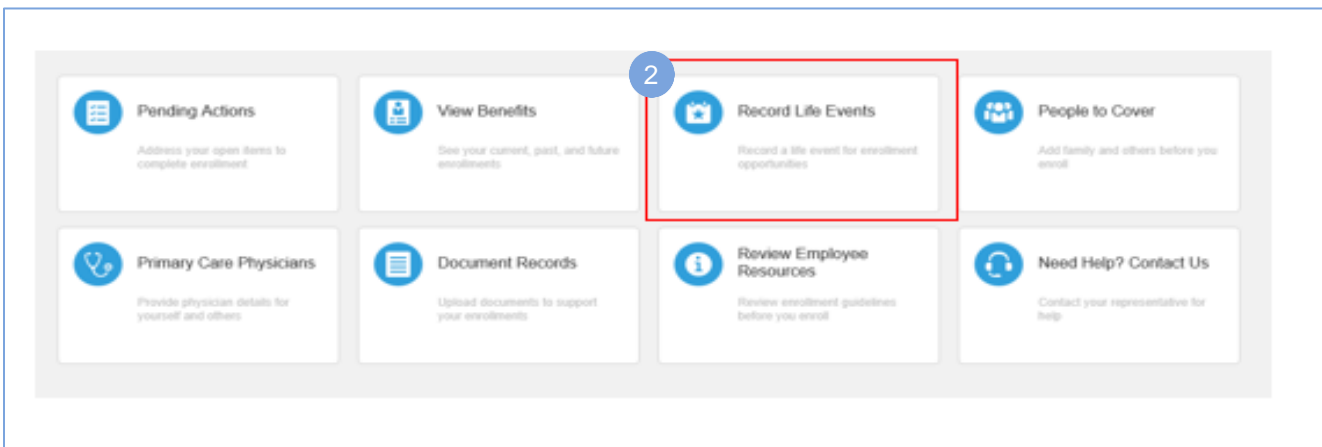
Updating your Benefits

Record Life Event

1. Login to the **Home** page and click **Benefits**. You can alternatively click the Navigator and click **Benefits**.



2. Click **Record Life Event**



3. Select a life event from the list provided. Then enter **today's date** in the **Date This Event Occurred** and click **Save and Close**. The life event has now been created.

Report a Life Event Save and Close Cancel

Employee Events	<input type="radio"/> Update Pension Contribution
	<input type="radio"/> Review / Update Beneficiary
	<input checked="" type="radio"/> Change in Personal Circumstances

* Date This Event Occurred

Updating your Benefits

Note: You can only initiate one life event at any one time. Trying to initiate multiple life events on a same day will cause an error. Once a life event has been initiated it will be open only for one day to make changes or update.