



## My Benefits

A photograph of the Carnival UK building facade, featuring a large sign with the company name and a flag logo. The building has a modern design with glass panels and metal columns.

# CARNIVAL UK

Exclusive employee benefits designed to support your wellbeing, protect your health, and contribute towards a good work life balance.

As a market leader in the cruise industry, Carnival UK operates ships all over the world.

We're most widely recognised by our famous brand names P&O Cruises and Cunard. Our brands are fully focused on giving today's guests the ultimate holiday experience while adapting to deliver for the traveller of tomorrow.

Between them, the P&O Cruises and Cunard brands have been delivering unbridled joy, boundless adventure and lifelong memories to millions of people collectively for over 350 years.

As a shoreside colleague at Carnival UK, you've access to exclusive employee benefits designed to contribute towards a good work/life balance, protect your health and support your financial wellbeing.

Within this booklet you'll find an overview of all benefits available at Carnival UK.

Please be aware the following benefits are paid by Salary Sacrifice. This means you exchange part of your salary for the benefit and in doing so, you benefit from paying less tax and national insurance.

- Carnival UK Pension Scheme
- Holiday Trading
- Give As You Earn (GAYE)
- Electric Car Scheme
- Cycle to Work

You may be restricted or declined these benefits if your salary, after any exchange, takes you below the National Minimum Wage.

## My Work/Life Balance

Employee discounted cruising	4
Flexible working	5
Annual leave	5
Holiday trading	5
Anniversary awards	5
Shipmates	5
Discounted shopping	5
Cycle to Work Scheme	6
Electric Car Scheme	6
Give As You Earn (GAYE)	6
Maternity leave	6
Paternity leave	6
Adoption leave	7
Parental leave	7
Time off for Charity Volunteering	7
Other policies	7

## My Health

Health Cash Plan	8
Private medical insurance and dental cover	9
Voluntary dental cover	9
Health Assessments	9
Eye tests	9
Digital GP	9
Employee Assistance Programme	10
Bereavement support	10

## My Finance

Pension	11
Time Based Shares (Restricted Stock Units)	12
Life assurance	12
Carnival Plc Shore Employee Share Plan	13
Incentive plans	13
Season ticket loan	13

**Please note** that the benefits listed include a mix of contractual and discretionary/non-contractual benefits. Please refer to your contract of employment and the relevant policy for details on whether the benefit offered is contractual or discretionary.



# My Work/Life Balance



## Achieving the right balance in life

Having the right balance isn't so much about splitting your time 50/50 between work and leisure but making sure you feel fulfilled and content in both areas of your life.

We're passionate about helping you achieve the right balance and here are a few benefits which can help towards this.

### Employee discounted cruising



Holidays are one of life's greatest pleasures. Having

the chance to relax, escape and explore is a magical thing, and there is no better holiday than a cruise. We're all passionate about creating unforgettable holiday happiness for our guests, and we believe it's important for colleagues to have the opportunity to experience that happiness for themselves too.

Whether you're looking to unwind in style, or discover the journey of a lifetime, we're proud to offer you a great Cunard or P&O Cruises experience every single year at an exclusive employee rate (subject to terms and conditions). Not only that but you also have the opportunity to take as many late availability cruises as your annual leave allows, with a significant discount on the commercial fare and we also offer friends and family discounts of 7.5%.

#### Exclusive rates:

Cruise	Rates
<ul style="list-style-type: none"> <li>All Southampton to Southampton</li> </ul>	75% discount off fare
<ul style="list-style-type: none"> <li>P&amp;O Cruises and Cunard WorldCruise</li> <li>Cunard Mediterranean Fly Cruise</li> <li>Cunard Transatlantic</li> <li>Cunard Fly Caribbean and Canada</li> </ul>	75% discount off fare (Flights not included)
<ul style="list-style-type: none"> <li>Cunard Mediterranean Fly Cruise</li> <li>Cunard Transatlantic</li> <li>Cunard Fly Caribbean and Canada</li> </ul>	50% discount off fare (Flights included)

For more information on the Employee discounted cruising scheme, as well as details of late availability cruises and offers from Princess Cruises and the terms and conditions for each offer, visit [The Insider](#), and search 'Employee discounted cruising'.

### Flexible working

Our flexible working approach seeks to respect and protect the commitments our people have outside of work, as well as empower our people to work from a location that helps them to be at their best.

That might mean working in a hybrid way with a mixture of office and remote working, or varying working hours, or both! We ask that all office based employees spend a minimum of two days per week in the office (if you work in Shipbuilding speak to your HRBP as requirements are slightly different) - that's what we believe is needed to sustain the effective relationship building, collaboration and learning that our organisation requires to be successful. Flexible working needs to work for everyone – for the individual, for their team, for other colleagues and for the business.

### Annual leave

Our Annual leave window runs from 1 January to 31 December each year. If you join us part way through the year and/or work part time, you'll receive a pro-rata of annual leave entitlement.

We observe all national bank holidays, however, the Contact Centre teams may have differing schedules.

**For full details of your annual leave entitlement, have a look at your contract of employment.**

### Holiday trading



We recognise the importance of promoting a positive work-life balance and so in addition to annual leave entitlement, once a year, we offer all colleagues the chance to buy up to five additional days, or sell up to two days, annual leave.

You'll receive communication each year to make you aware of the holiday trading window – this is usually in March.

### Anniversary awards

We value loyalty and hard work and we have fantastic awards at regular intervals.

### Shipmates



Shipmates is a sports and social club run by Carnival UK employees for Carnival UK employees. It provides a range of social events and activities for members - everything from sports events to nights out, and from pub quizzes to theatre trips.

We offer membership to all colleagues at the cost of £1 per month which is deducted from your monthly payslip.

As a member of Shipmates, you'll get discounted prices on tickets for most events. You can also bring a guest (in some cases your family) to each event at the discounted price.

To opt in you'll need to follow these steps to register via [myHR portal](#).

### Discounted shopping

Within your first month with us you'll receive an email inviting you to access our discount website.

We provide colleagues with access to exclusive online shopping discounts where you can save hundreds of pounds every year. Our range of national and local vendors from cinemas to supermarkets and utility providers to technology companies offer up front discounts, instant e-voucher discounts, and/or WOW points (cashback) with every purchase.



Click on the headings of each benefit to take you to the policy or brochure.



## Cycle to Work Scheme Salary Sacrifice Scheme

We offer a Cycle to Work Scheme to help make your commute cheaper, healthier, and more environmentally friendly. This is a benefit that is provided through salary sacrifice so can be a very tax efficient way of purchasing a bicycle.

If you expect to work for Carnival UK for at least 12 months and plan to commute for at least 50% of the days you work from Carnival House, you can apply for an interest free loan of up to £2,000 to purchase a bicycle and equipment. Repayments are made to Carnival UK in equal amounts over a 6 or 12 month period.

You'll also find lots of information on the [Cycle Solutions website](#).

## Electric Car Scheme Salary Sacrifice Scheme

Employee choice and Sustainable development are some of the most important parts of our business. We offer an Electric Vehicle Salary Sacrifice leasing scheme, providing you with opportunities to help you reduce your carbon footprint and become more sustainable.

If you've been with us for more than three months and you earn more than £23,500 per year you can apply to join the Electric Car Scheme which allows you to lease a brand new fully maintained electric car. All cars include tax, insurance and breakdown cover for between 24 and 48 months with a choice of mileage options.

This benefit can be accessed at any time of year. To access the Tusker website, you need to register with your employee number (9 digit number found in [my HR portal](#)) and the Company Code of CARN.

If you already own an electric car, remember you can get heavily discounted season ticket parking in council car parks and, depending on the council area where you live, free crossings on the Itchen Bridge in Southampton.

In addition to the information on Ask HR, you'll also find lots of information on [Tusker's website](#).

## Give As You Earn (GAYE) Salary Sacrifice Scheme

We offer all colleagues the opportunity to donate to charity in a tax efficient way via Give As You Earn. If you choose to opt in you'll be able to set up donations from your salary to most charitable organisations.

## Maternity leave

If you're pregnant you can take up to one year of maternity leave, regardless of how long you've been with us. Your leave will be split between 26 weeks of ordinary maternity leave and 26 weeks additional maternity leave.

If you've been with us for at least 2 years, as of the 15th week before childbirth, you'll also be entitled to Enhanced maternity pay which is 6 weeks paid at 100% and a further 26 weeks paid at 50% of your normal pay.

For more information including details on time off for appointments, how any Company benefits are affected and much more, read the [Shore Maternity policy](#) which is available via the [Ask HR pages](#) on The Bridge.

## Paternity leave

If you've been with us for at least 26 weeks by the by the end of the 15th week before the expected week of childbirth, you may be entitled to Statutory Paternity Pay.

For those who've been with us for at least two years, by the end of the 15th week before your child is due to be born, we offer enhanced paternity pay of two weeks full pay. All paternity leave must be taken within the first eight weeks from the child's birth.

## Adoption leave

If you've been with us for at least 26 weeks by the week you're matched with a child, you can apply for up to 39 weeks of statutory adoption pay.

For those who've been with us for at least two years, as at the 15th week before the adoption date, we offer enhanced adoption pay of 6 weeks full pay and a further 26 weeks paid at 50% of your normal pay.

## Parental leave

If you're a parent of a child who is under the age of 18 years old and you've been with us for at least one year you can apply to take up to 18 weeks unpaid parental leave per child until the child's 18th birthday.

## Time off for Charity Volunteering

You're offered the opportunity to undertake one day of paid volunteering work (per calendar year), for our designated charity/charities.

This could be worked as a full day, 2 half days or a number of hours over several weeks. If you would like to apply to take part in a volunteering day you must obtain the permission of your line manager in the first instance.

## Other policies

We also have policies on compassionate leave, unpaid leave, sickness absence, domestic emergencies, time off for public duties and more.



If you have any questions about [My Work/Life Balance](#) benefits get in touch with [People Support](#).



Click on the headings of each benefit to take you to the policy or brochure.



# Take care of your body and mind

By taking care of our health and wellbeing we're able to make a big difference to the way we feel, how likely we're to fall ill and how quickly we recover afterwards.

We're passionate about keeping colleagues safe and well and believe everyone should have the opportunity to access quality health care when they need it. Here are the benefits we offer to help you prioritise your health and wellbeing.

## Health Cash Plan Taxable Benefit

We offer all colleagues who are level CUK07 – CUK15 and Shipbuilding level CCS08 - CCS14 free Health Cash Plan cover. What's more, you can also use the benefit for up to four dependent children (under 24 years of age and in full time education).

When you join us, you'll be automatically enrolled into the Health Cash Plan which allows you to claim back costs on a range of services including dental and optical bills, physiotherapy and even consultancy charges. You'll also be able to access;

- Digital Physio – Start treatment for any injury from the comfort of your own home. You'll also have the option of going to a physio in person if you prefer.

- mProve – Access a wide range of wellbeing tools as well as advice on topics from meditation and breathing exercises to fitness, and resistance training. You'll also have access to a wide range of mental health courses focussing on stress, depression, and anxiety.
- Skin Vision – Track and assess skin spots and moles for the most common types of skin cancer.

While we cover the cost of your Health Cash Plan, as this is a benefit in kind, you pay tax on the cost of the benefit which is managed automatically through Payroll. If you'd prefer to opt out of the Health Cash Plan you can do this by accessing the benefits section of the [myHR portal](#) at any time.

If you opt out of the Health Cash Plan, you'll need to wait until the next annual benefit window to rejoin - this is usually in May.

## Private medical insurance and dental cover Taxable Benefit Employee Contribution Required

Your health is important. Our private medical insurance policy gives you swift access from assessments and diagnosis through to treatment and aftercare. The dental cover policy covers the cost of appointments and a wide range of treatments.

Cover is provided as per the table below:

CUK00 - CUK06*	Family Cover
CUK07	Single Cover

\*Shipbuilding grades differ slightly. Refer to your contract or HRBP for further information.

While we cover the cost of your Private Medical Insurance, as this is a Benefit in Kind, you pay tax on the cost of the benefit which is managed automatically through Payroll.

If you're eligible and you'd like to opt into this benefit you can do this by accessing the benefits section of [myHR portal](#) when you join us or during the annual benefits window – this is usually in May.

This benefit also gives you access to a stress counselling helpline. To speak with them call **0800 158 3349** any time, day, or night.

## Voluntary dental cover Employee Contribution Required

We provide all colleagues the opportunity to opt into a voluntary dental scheme. What's more you can add your partner and/or children to this benefit too.

Our dental plan is competitively priced for the cover provided plus, unlike many private policies, you can claim for pre-existing conditions and pre prescribed treatments.

You can opt into this benefit when you join us. Alternatively you'll need to wait until the annual benefits window opens - this is usually in May.

## Health assessments

To help support your wellbeing, we provide regular health assessments for all colleagues. After your first year with us you'll receive an email (to your work email address) inviting you to book your first appointment.

After your first appointment you'll then be invited every two years if aged 45 and under and annually if aged 45 and over.

We also offer mammograms for those aged 40 and over. You'll be invited every two years if aged 40 - 49 and annually if aged 50 and over.

You'll be required to cover the cost of any travel to get to your health assessment but you don't need to use any of your annual leave to attend. Please make your line manager aware of any health assessments during working hours.

## Eye tests

We encourage colleagues who use Display Screen Equipment (DSE) to book a bi-annual eye test.

We cover the cost of the eye test, all you need to do is book, attend and claim back your costs.

Additional perk: If you're told you need glasses for DSE use at your eye test we'll contribute to those too.

## Digital GP

When juggling work and life we know it can sometimes be difficult to access GP services when you need them.

To help, we offer a Digital GP benefit, which allows you to book a 15-minute appointment with an NHS registered GP at the click of a button. What's more, you can also use the benefit for any dependent children (under 16 years of age). After three months with us you'll receive an email inviting you to download the Aviva Digital GP app. Please use code 568435.



Click on the headings of each benefit to take you to the policy or brochure.



## Employee Assistance Programme

Your wellbeing is our priority. We offer all colleagues and their immediate family free confidential support and guidance 24 hours a day, 365 days a year with our employee assistance programme. Get support with:

- Legal matters such as consumer rights, housing, relationships, property, and crime.
- Financial issues like debt, mortgages, and taxation.
- Health and wellbeing information on lifestyle (diet, exercise, and sleep), symptoms, conditions and treatment options, childcare, and elder care.
- Counselling services for problems such as stress, depression, bereavement, relationship difficulties, employment worries, alcohol/ drug issues and more.

To access confidential support and advice contact Validium via their 24/7 Helpline on **0800 358 4858** (outside UK **+44 141 271 7179**).

You can also access resources and online guidance at [validium.com](https://validium.com). – **Use username: 'Carnival'**, and **Password: 'Harbour'** to access.

## Bereavement support

We know when a loved one dies it can be an upsetting and challenging time. In addition to working through your feelings, you might be in charge of sorting out their estate – their property, money and possessions and it can be confusing, especially if you've never done it before.

To help you navigate this time we offer all colleagues free probate support and bereavement counselling through our life assurance provider, Canada Life. What's more this support is also available to family members who live with you.

**For expert advice on content of wills, administration of estate, finding missing beneficiaries and applying for probate call for free on 0808 164 3079.**

**For time and space to speak with a bereavement counsellor call 0800 912 0826 any time, day, or night. You're eligible for four free sessions.**



## Benefits to help your budget



By looking after your financial wellbeing, you gain a sense of security and feeling as though you have enough money to meet your needs.

We want to help you be in control of your day-to-day finances so you have the financial freedom to make choices that allow you to enjoy life. Here are some of the benefits we offer to help you do that.

### Pension Salary Sacrifice Scheme

We offer a defined contribution pension scheme designed to help you build up a pension pot that you'll be able to take an income and/or lump sums from upon reaching age 55. We contribute 6% of your basic salary to your pension and in exchange ask you to contribute a minimum of 3%, although you can contribute more if you wish to.

You'll be automatically enrolled into our pension scheme shortly after you join us and may also be able to transfer benefits from previous employments into the scheme.

If a pension isn't right for you, you can opt out however this will be automatically re-assessed every three years and you may potentially be re-enrolled back into the scheme. To opt out, please contact Legal and General on 0345 070 2496.

If you're enrolled in an old pension scheme from Carnival, P&O Cruises or Cunard that is no longer available to new joiners and you require assistance, please contact People Support.

To change or check your existing pension contribution amount, go to [myHR portal](#) and select benefits. You can do this at any point throughout the year.

**As well as the information on Ask HR, you'll also find lots of information on the [Legal and General microsite](#), including a helpful retirement calculator.**

If you have any questions about [My Health](#) benefits get in touch with [People Support](#).



Click on the headings of each benefit to take you to the policy or brochure.

## Time Based Shares (Restricted Stock Units)

We offer all colleagues who are level CUK00 – CUK05 and Shipbuilding level CCS00 - CCS07 restricted stock units, the payout of which are based on business and individual performance.

Restricted stock unit grants are paid out at the start of each performance year and are granted as time-based shares.

This benefit is intended to be a long-term incentive and your award will vest in equal portions over three years. You must be employed by us on the vesting date to get access to your shares. At the time of vesting, the current value of the shares will be subject to normal tax and national insurance contributions. Check your contract for details of your annual target.



Click on the headings of each benefit to take you to the policy or brochure.

## Life assurance Employee Contribution Required for additional cover

We provide all colleagues with life assurance. In the event of your death, your relatives, dependents or other named beneficiaries will be paid 2x your annual basic salary, please see [myHR portal](#) for your cover level.

**Additional perk:** If you've joined us in the last three months you also have the option to increase cover up to 5x your basic salary (subject to restrictions). This is the enhanced offer, and a cost will be deducted from your salary if you choose to opt in.

If you've been with us longer than three months you too can increase your life assurance cover but only by 1x your basic salary every year (up to a maximum of 5x your basic salary in total). You'll be invited to do this during the annual benefits window - usually in May. An exception to this rule is if you experience a life event defined as a birth or death. In this scenario you'll be eligible to increase your life cover by 1x your basic salary outside of the usual benefits window. For more information email People Support.

## Carnival Plc Shore Employee Share Plan

If you've been with us for three months or more, you can join the employee share plan and share in the success of our business. The Plan gives you the opportunity to buy up to £1,800 of shares per tax year in Carnival plc, in an easy, tax-efficient way. Plus, you'll get an extra share for every six shares you buy.

After your first three months with us you'll receive an email (to your work email address) inviting you opt into the scheme. If you don't receive this or have lost the invitation, please contact Global Shares on [0330 808 1845](tel:0330 808 1845).

## Incentive plans

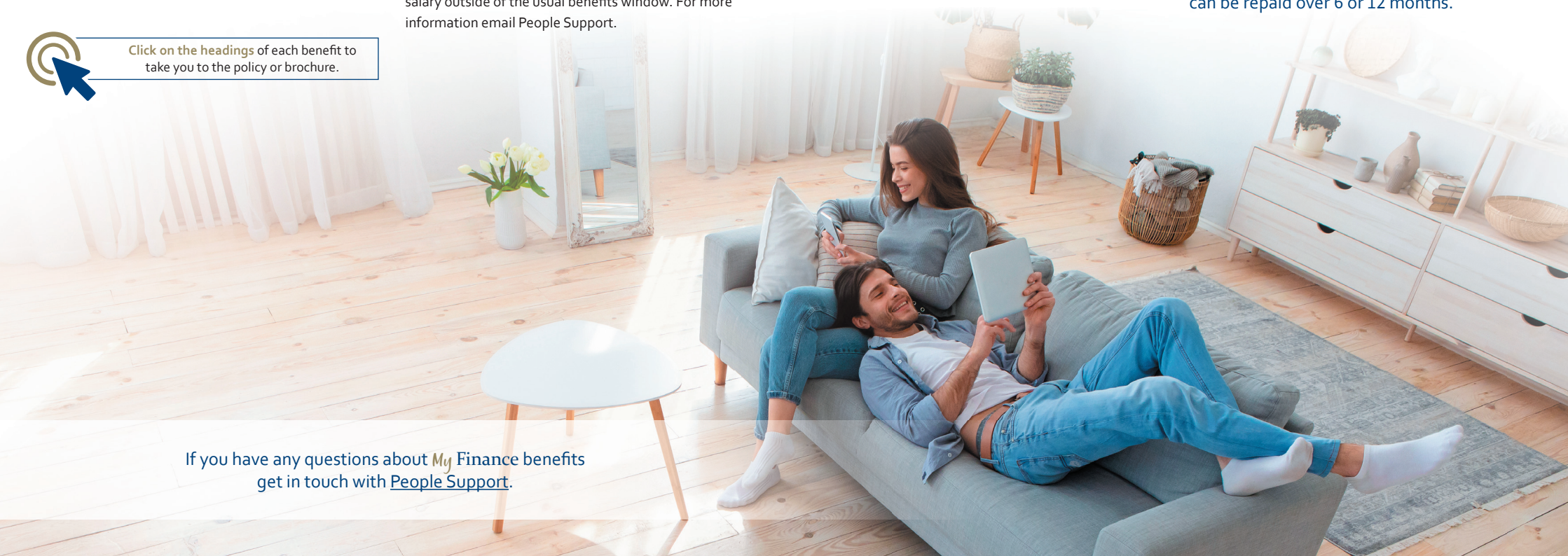
We offer all colleagues who are level CUK00 – CUK08 and Shipbuilding level CCS00 – CCS08 an incentive plan, the payout of which is based on business and individual performance.

The performance window runs from 1 December – 30 November and any incentive payouts are made in February's payroll. To receive payment, you must be employed by us on the date the incentive payment is made. Details of your annual target and any payouts will be communicated to you by your line manager.

## Season ticket loan Employee Contribution Required

We offer colleagues who commute via public transport, support in purchasing their season ticket by offering an interest free loan that can be repaid over 6 or 12 months.

If you have any questions about [My Finance](#) benefits get in touch with [People Support](#).



For more information on these benefits as well as links to FAQ's and policies visit the [My Benefits](#) page of [The Insider](#).

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