



Your Benefits 2025

United Kingdom
April 2025



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How do I select benefits and where do I get more information?

Visit www.benefitswfs.com (password: ukbenefits) or the Benefits section in Workday.

To enrol in your benefits or for questions on eligibility or enrolment, either access the **WKC Benefits** website, log in to Workday, or contact the **WKC Benefits Service Centre** using the number or email below:

www.benefitswfs.com

Password: ukbenefits

0800 121 4937

wfsukbenefits@onesourcevirtual.com

Your Benefits 2025

At World Kinect, we want to enable you to make choices that suit your lifestyle, by providing benefits that meet your needs.

Whether you're focused on your work/life balance, keeping track of your health, or planning your future, there's something for everyone.



2025 Benefit Highlights

Vitality Medical and Wellness Plan

Please note that medical premiums and your excess will be **increasing starting 1st April**. Refer to page 6 for further details.

Our Vitality Medical scheme is enhanced with Vitality's wellness plan. Our employees are rewarded for staying fit and can access all kinds of great benefits such as free memberships and opportunities to win fitness gear.

Changes to the Dental Plan

Effective 1st April, UNUM will be introducing their **new radiant extra plans**. These plans will have increased annual limits and enhanced coverage. Please refer to the benefits website for detailed plan information.

Also, the dental premiums will be **increasing starting 1st April**. Refer to page 7 for further details.

Eyecare Voucher Scheme

Last year, we launched a new partnership with SEE Eyecare Voucher scheme. Please refer to page 8 for additional information on this new platform and learn how to request your annual eyecare voucher.

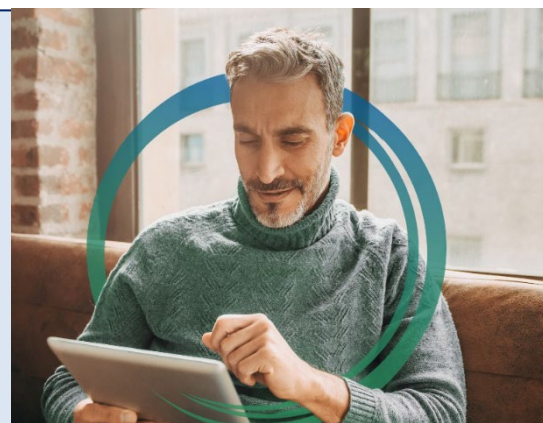
Update your Beneficiary Information

Don't forget to update your Risk (Life insurance) Scheme Beneficiary Information in Workday. If you cannot access Workday, please call 0800 121 4937, they can update it on your behalf. Find the beneficiary guide on the benefits website.

Don't forget to visit www.benefitswfs.com to find out more about your benefits. Password: **ukbenefits**

Making your selections

Choosing your benefits couldn't be simpler



Your benefits plan year runs from 1 April to 31 March each year

Open Enrolment will take place between **17th February – 28th February 2025**. All changes and elections will be effective from 1st April 2025 – 31st March 2026.

How to make your choices

Visit the www.benefitswfs.com to find out more about your benefits package.

To enrol in your benefits or for questions on eligibility, either log in to Workday, access the **WKC Benefits** website or call the WKC Benefits Service Centre at **0800 121 4937** or wfsUKbenefits@onesourcevirtual.com Monday – Friday between 7am to 5pm UK time.

Making changes during the year

Outside of Open Enrolment, you may only change your **medical insurance** and **dental insurance** elections within 31 days of experiencing a qualifying life event such as:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Or Loss or gain of other coverage by the employee or dependent.

Other benefits may be opted into during the benefit plan year, though restrictions may apply.

Cover for your loved ones too

Our benefits don't just provide security and protection for you. You can also add **private medical insurance** and/or **private dental insurance** cover for the following dependants:

- Your spouse or domestic partner (for both **medical** and **dental insurance**)
- Your children up to the age of 25 (**medical insurance**)
- Your children up to the age of 21 or up to age 24 if in full time education (**dental insurance**)

Don't forget to visit www.benefitswfs.com to find out more about your benefits. Password: **ukbenefits**

Benefits Overview

The chart below shows all available benefits to you this benefit plan year. You will automatically be enrolled in some benefits, and others you'll need to make an election. The chart below will also show you which benefits WKC pays for and how they are taxed.

Benefits can be taxed in several ways:

Salary Sacrifice: The cost comes out of your pay before taxes are deducted, which results in income tax and National Insurance (NI) savings.

Salary Sacrifice, after tax: The cost comes out of your pay after your taxes are deducted and you receive a National Insurance savings only.

After Tax: The cost comes out of your net pay (after income tax and NI are deducted).

Taxable Benefit: The benefit is paid for by the company, but you will pay the tax on the value of that benefit through your P11D. This applies to some - but not all - benefits paid for by the company on your behalf. Please note Medical and Dental single cover tax is paid by the employee via P11D.

Benefit	Automatic?	Who Pays?	Tax Treatment?
Private Medical Insurance	Employee Election Required	Your cover: WKC Dependant cover: You	Your cover: Taxable benefit Dependent cover: After tax
Private Dental Insurance			
Eye Care		WKC	No tax
Train Ticket Loan		You	After tax
Home&Tech Scheme			Salary Sacrifice, after tax
Cycle to Work Scheme			Salary Sacrifice
Pension *	Automatic	WKC & You	Salary Sacrifice *
Life Assurance *		WKC	No tax
Perkbox Discounts & Freebies			
Employee Assistance Programme			
Will Writing			

* Acquisition employees' benefits may vary

Don't forget to visit www.benefitswfs.com to find out more about your benefits. Password: **ukbenefits**

Your Health & Wellbeing

See which benefits can keep you on top of your health



Private Medical Insurance

Get fast medical treatment when you need it the most



WKC pays 100% of the cost of your(single) medical insurance. You can also choose to purchase cover for your partner and dependants via monthly payroll deductions (adult children can be covered until the age of 25). Simply choose the cover level that suits you best and know that you'll be taken care of.

Vitality also rewards you for keeping fit - the fitter you are the more active rewards you can get. Rewards include a free Caffè Nero every week, a free cinema ticket every month, free Amazon Prime and an Apple Watch (initial payment then free if you get enough points).

Important information regarding the change in benefits plan year:

Your Vitality policy excess has increased this year due to market changes. **The new annual excess per person per year is £150 and will take effect 1st April.** Please note that the excess payments reset on an annual basis and impact any treatments you have on or after 1st April. Furthermore, your Vitality Rewards and Status will carry over on 1st April if you complete the online Health Review after each renewal date.

Please note Medical cover tax is paid by the employee via P11D*

Rates for PlanYear 1st April 2025 to 31st March 2026

Cover Level	Annual Rate	Premium Paid by WKC	Premium Paid by Employee
Single	£1,038.00	£1,038	Taxable Benefit
Couple	£2,076.00		£1,038.00
Family	£2,595.00		£1,557.00
Single Parent	£1,557.02		£519.02
Single 65+	£2,491.33	£2,491.33	Taxable benefit
Couple 65+	£4,982.66		£2,491.33

You can make changes to your medical insurance benefit during Open Enrolment or within 31 days of joining the company. Thereafter, you will only be able to make changes within 31 days of having a qualifying life event, such as marriage or the birth of a child.

Don't forget to visit www.benefitswfs.com to find out more about your benefits. Password: **ukbenefits**

Your Health & Wellbeing

Private Dental Insurance

Look after your teeth and gums, for less



Dental Insurance can help you look after your teeth, which can be a sudden and significant expense. WKC will pay 100% of the cost of your dental coverage. You can also purchase cover for your partner and dependants via monthly payroll deductions (adult children over the age of 21 are eligible for cover until the age of 24 if they are enrolled in a full-time course of study).

This year, you will also have the option of choosing between the Core and Premium plans. The premium plan offers enhanced benefits and coverage limits at an additional cost. To compare both plans, visit the benefits website for more information.

*****Please note Dental cover tax is paid by the employee via P11D*****

Important information regarding your plan year limits:

The Dental Core and Premium rates have increased for the 2025-2026 plan year. Please review the new rates below and take this into consideration when electing a dental plan for the upcoming year.

All limits will be reset on 1st April 2025, after which you will receive the full benefit limit for 12 months.

Dental **Core** Plan Rates for Plan Year 1st April 2025 to 31st March 2026

Cover Level	Annual Rate	Premium Paid by WKC	Premium Paid by Employee
Single	£172.44	£172.44	Taxable benefit
Couple	£344.88		£172.44
Family	£517.32		£344.88
Single Parent	£344.88		£172.44

Dental **Premium** Plan Rates for Plan Year 1st April 2025 to 31st March 2026

Cover Level	Annual Rate	Premium Paid by WKC	Premium Paid by Employee
Single	£480.36	£172.44	£307.92
Couple	£960.72		£788.28
Family	£1,441.08		£1,268.64
Single Parent	£960.72		£788.28

You can make changes to your dental insurance benefit during Open Enrolment or within 31 days of joining the company. Thereafter, you will only be able to make changes within 31 days of having a qualifying life event, such as marriage or the birth of a child

Don't forget to visit www.benefitswfs.com to find out more about your benefits. Password: **ukbenefits**

Your Health & Wellbeing

Eye Care

Get regular eye tests to help monitor your overall wellbeing



An eye test is important for our overall wellbeing as opticians can spot many general health problems and early signs of eye conditions, as well as telling us if we need new glasses or a change of prescription. At WFS, we provide a free eye test and spectacle vouchers to all employees once a year.

To order your voucher, simply visit <https://hub.smartemployee-eyecare.com/Account/Login> and log in using our username- **WFS eyecare** with password- **WFSeyecare1!**

You'll need your Employee ID number to complete your application. You can find this on your payslip, via Workday, by calling the WKC Benefits Service Centre on **0800 121 4937** or emailing wfsUKbenefits@onesourcevirtual.com.

You can apply for an eye test and spectacle voucher at any point during the year but may only apply once in 12 months.

Cycle to Work Scheme

Ride to work and save along the way



Ride to work on a new bike worth up to £5,000 and spread the cost over 12 months via payroll deductions. Paying for your bike and cycling accessories this way also means you save on tax and National Insurance contributions, making a new bike a more affordable option.

You can sign up online at www.cyclescheme.co.uk/1214050 using the WKC employer code: **1214050**.

Please note that if you leave WKC prior to paying off your bike, the outstanding balance will be deducted from your final payslip.

You can enrol in this benefit at any point during the year but may only apply once in a 12-month period.

Perkbox Discounts and Freebies

Take advantage of free products and services and save money along the way



Get access to discounts and free products and services via Perkbox. Over 270 perks are available including discounts for shops, restaurants, cinemas, and gym memberships. These discounts have all been selected to enhance your financial, physical, or emotional wellbeing.

Getting started is simple. In the month following your start date, you'll receive a registration email from Perkbox. Just sign up and then browse what's on offer at <https://wfscorp.perkbox.com>.

Employee Assistance Programme

Helping you take care of your wellbeing

GuidanceResources[®] Online

We've teamed up with Guidance Resources to provide you with a free 24/7 confidential helpline that can support and advise on a range of personal or work-related concerns.

Consultations can be in person or over the phone, including advisory services and resources for items like debt management, legal assistance, bereavement counselling, mental health advice, & emotional support.

To contact Guidance Resources, call **0800 917 5320**, or register at www.guidanceresources.com using Web ID **WorldKinectEAP**.

Your Lifestyle

Fine tune your work-life balance with these benefits



Home&Tech Scheme

Spread the Cost on Tech and Home essentials



We have partnered with Home&Tech Scheme to help you spread the cost on a huge range of laptops, tablets, smartphones and fitness, audio, and video devices direct from **Currys and IKEA**. You can select a voucher or product up to the value of £2,000 (you can split the cost between the 2) and the cost will be taken over 12 months via payroll deductions. Your payroll deductions will benefit from National Insurance savings.

You can sign up online at www.techscheme.co.uk/1214050 using the WKC employer code: **1214050**.

Please note that if you leave WKC prior to paying off your Home&Tech Scheme benefit, the outstanding balance will be deducted from your final payslip. You can enrol in this benefit at any point during the year but may only apply once in a 12-month period.

Train Ticket Loan

Spread the cost of your commute to work



WKC will pay the cost of your season ticket in advance, up to a value of £10,000. You'll then pay the amount back over a 10-month period via payslip deductions. You can register for the scheme directly with Trainline, using the link available on www.benefitswfs.com.

Please order your ticket in advance of the intended start date to allow for processing time. You can enrol in this benefit at any point during the year but may only apply once in a 10-month period.

Referral Programme

A thank you for introducing more great people to WKC

Refer talented people you know, and we'll reward you with up to £5,000 if your friend is successfully recruited and passes their probationary period. Find more information about the scheme in Workday - T&Cs will apply.

Don't forget to visit www.benefitswfs.com to find out more about your benefits. Password: **ukbenefits**

Your Future

Find out which benefits can help you prepare for the unexpected



Pension

Start planning for your future now, so you can look forward to your retirement



It's never too early to start saving for your retirement so to help you prepare for your years after work, you will have access to a workplace pension scheme. The scheme provides a tax efficient way for you to save for your retirement, and the company will contribute too.

You will be automatically enrolled to the WKC Aviva pension at 4.5% of your basic salary and the company will match the same level of contribution up to 6%*. You can change your contribution during the year by logging into workday and selecting the Pension Change option(guide attached on last page) or contacting the Benefits Service Centre for assistance at 0800 121 4937 or emailing wfsUKbenefits@onesourcevirtual.com.

Please note that you must contact wfsUKbenefits@onesourcevirtual.com if you exceed the annual lifetime pension allowance limit or if you have some form of protection plan that could impact the tax treatment of your benefits.

*Some legacy contribution structures may vary.

Life Assurance

Ensure your family is financially looked after in the event of your death

Get peace of mind knowing that your loved ones will be financially looked after in the event of your death. WKC will pay 100% of the cost for your life assurance cover, worth four times* your base salary and payable as a tax-free lump sum. You will be automatically enrolled in the scheme when you join us.

You will need to update your beneficiaries in Workday or by calling the WKC Benefits Service Centre on **0800 121 4937**. Visit www.benefitswfs.com for instructions for updating your beneficiaries.

*Some legacy benefit structures may vary.

Will Writing Service

WKC provides will writing services to all employees

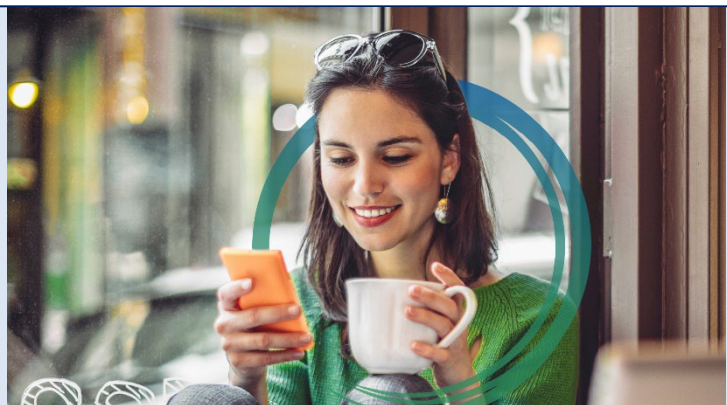


World Kinect have negotiated a discount of up to 40% on services provided by WSL. To benefit from the discount that we have negotiated, see the WSL website for World Kinect Corporation.

Select the benefit by registering your details at wsl-ltd.co.uk/worldfuel or call on **0208 380 4115**. One of their team members will call you back to arrange your appointment.

Don't forget to visit www.benefitswfs.com to find out more about your benefits. Password: **ukbenefits**

Benefits Contact List



Use your Mobile Wallet Card to access your benefits contact information from your computer or mobile device.

Bookmark the site at www.mymobilewalletcard.com/ukwfs

Plan	Contact	Phone Number	Website
Benefits Enrolment	WKC Benefits Service Centre	0800 121 4937 wfsUKbenefits@onesourcevirtual.com	Workday www.benefitswfs.com (password: ukbenefits)
Medical Insurance	Vitality	0345 279 8865	members.vitality.co.uk
Dental Insurance	Unum Dental	0207 265 7111 dental@unum.co.uk	mypolicy.unum.co.uk
Pension	Aviva	0800 145 5744	workplace.aviva.co.uk/worldfuelserviceseuropeltd
Employee Assistance Programme	Guidance Resources	0800 917 5320	www.guidanceresources.com
Cycle to Work	Cycle Scheme	0344 879 5101	www.cyclescheme.co.uk/1214050 (Employee code: 1214050)
Home&Tech Scheme	Tech Scheme	0344 879 5103	www.techscheme.co.uk/1214050 (Employee code: 1214050)
Train Ticket Loan	Trainline	n/a	www.benefitswfs.com (password: ukbenefits)
Discounts & Freebies	Perkbox	n/a	wfsCorp.perkbox.com
Eye Care	SEE Voucher	n/a	https://hub.smartemployee-eyecare.com/Account/Login (ID: WFS eyecare Password: WFSeyecare1!)
Will Writing	Will Writing Service	0208 380 4115	wsl-ltd.co.uk/worldfuel

Don't forget to visit www.benefitswfs.com to find out more about your benefits. Password: **ukbenefits**

Changing Pension Contributions

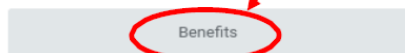
Log in to Workday

1. Click on the [Workday Link](#)
2. Select the 'Benefits' module



3. Select the 'Benefits' option under the Change section
4. Select the **Pension Change** from the drop down

Change



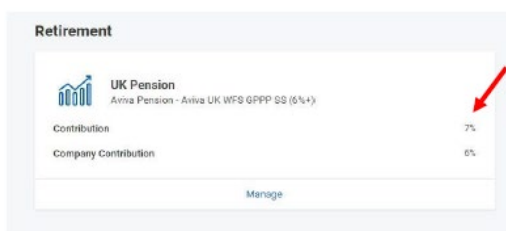
5. Benefit Event Date – must be **today's date**, the change will take effect on the 1st of the following month

Benefit Event Date * DD/MM/YYYY

6. 'Submit' (attachments not required)
7. 'Open' Benefit elections
8. Select appropriate % as per the selections given

*Selection	Benefit Plan
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Aviva Pension - Aviva UK WFS GPPP SS (6%+)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Aviva UK WFS GPPP SS (4.5% - 4.9%)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Aviva UK WFS GPPP SS (5% - 5.9%)

9. Before finalizing your choices, please review the selected EE and ER %



10. Check monthly contributions as these will be deducted through payroll
11. 'Continue'
12. Confirm your new benefit elections by selecting the tick box
☒ I Agree
13. 'Submit'
14. We would strongly advise you print a copy of the confirmation page
15. 'Done'

Note:

- For Support, login to wfsukbenefits@onesourcevirtual.com or call the WKC Benefits Service Centre at 0800 121 4937
- Do not forget to update your nominee/beneficiary information on the [Aviva Portal](#)