The expatriate and international rotator supplement
An additional guide to your flexible benefits plan
Welcome

to your benefits, your way for expatriates and international rotators

If you’re a UK employee working overseas under one of our international mobility (IM) policies, this supplement is for you.

To make the most of the information in this supplement, please read the your benefits, your way flexible (‘flex’) benefits guide first. It contains general information on your benefit choices and explains how to choose the benefits that suit you best.

Which section do I need to read?

International assignments have different durations and different policies apply to each type of assignment. To make things easier for you, this supplement has 3 sections. Each one covers a specific type of international assignment. You only need to read the section that applies to you.

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Notes:

- When your choices will come into effect.
- This guide does not apply if you are an international rotator paid through the international payroll or an overseas payroll. You should contact your human resources international mobility (HR IM) adviser for further information instead.
- Some parts of this supplement do not apply if you are a BP approved third country rotator. You should contact your HR IM adviser for further information instead.
- If you do not know who your HR IM adviser is, email bpexpat@uk.bp.com.
- Our non-US tax protection policy¹ defines how we apply tax to your earnings while you are on assignment. This tax treatment forms part of the terms of your assignment.

¹ Read the policy document on My HR at Career > Mobility > International mobility > Related information > Non-US tax protection policy.
Section A – Long-term assignment

Read this section only if both of these statements describe your assignment:

• The ‘Long-term assignment’ policy applies to you.
• You are paid on an overseas or international payroll.

Can I still take part in your benefits, your way?

You can still participate in your benefits, your way while you are on assignment. This means you have the opportunity to design a benefits package to suit your individual circumstances.

As a result of your assignment, we may provide you with a benefit that is broadly similar to some of the benefits usually available through your benefits, your way. In that case, the usual benefit will not be available or will be available in an adapted form.

Choosing your benefits and changing your existing choices

Just like any regular UK employee, you’ll have the opportunity to choose your benefits during the annual enrolment process. To make your benefit choices, just follow the enrolment process in the your benefits, your way flexible benefits guide.

Annual enrolment – choosing your benefits and making payments

You can access the your benefits, your way secure online portal through My HR using a BP laptop. When enrolment opens, follow these 5 steps:

1. Make sure you visit My HR and follow the link to your benefits, your way to check your own details. Also check your dependants’ details and update them if you need to.

2. Choose your benefits. You’ll see detailed information about each benefit available to you. You can also model the cost of different benefit combinations first, before you make your final choices.

3. Once you’ve chosen your benefits, submit your choices. This confirms that you accept the terms and conditions of each benefit.

4. If you’ve made changes, we’ll send you an email to confirm the benefits you chose.

5. The details of your chosen benefits, together with any share plan contributions, will be fed automatically to your IM Advisor to create a Home Mandate deduction from your host net pay.

If you haven’t made any changes to your benefits, you may not receive a confirmation email. In this case you should look at your most recent benefit statement for the updated cost of benefits. Simply follow the link to your benefits, your way from the My HR home page. This is important because the costs may have changed as many of the benefits are based on your age, or the age of your dependants, as at 1 January.
Changing your benefit choices – life events

You can change your pension contributions at any time during the year, except for short periods when there is a message on your benefits, your way showing that the ‘benefits window’ is ‘closed’. You may be able to change other benefits when you experience a ‘life event’. You can find out more about life events on the your benefits, your way website and in the flexible benefits guide.

It also counts as a ‘life event’ if you start an assignment, or repatriate at the end of an assignment. This gives you an added opportunity to amend or update some of your benefit choices.

For 2 months before and 1 month after you start and end your assignment, you’ll get the chance to choose or change your benefits.

To use these 3-month opportunities at the start and end of your assignment, you need to contact the your benefits, your way flexible benefits helpline on +44 (0)203 435 7821 from Monday to Friday 8.30am to 6pm (UK time, excluding UK bank holidays). Please tell them the date your assignment starts or the date that you expect to repatriate to the UK.

As part of your assignment start or repatriation briefing, your HR IM adviser will remind you to contact the helpline. It is your responsibility to do this within the 3-month period explained above.
Salary sacrifice

Employees paid through a BP payroll in the UK can save on UK tax and National Insurance (NI) contributions through ‘salary sacrifice’. You cannot benefit from these savings whilst you are paid through an overseas or international payroll, because there are no actual UK tax and NI deductions from your pay. Hypothetical UK tax and NI is deducted instead.

We work out your hypothetical UK tax and NI that is roughly the same as the amount of tax and NI you would have paid if you’d continued living and working in the UK. It is not intended to be a precise calculation of individual circumstances.

Since it is not mandatory for you to contribute to our pension plans or flexible benefits, we will not compensate for any UK tax and NI savings you may have enjoyed through ‘salary sacrifice’ if you were working for us in the UK.

Flexible benefits (‘flex’) allowance

If you were eligible for membership of the Defined Contribution 2010 Pension Plan (DC2010 Plan) whilst in the UK, you’ll still receive your flex allowance every month while you are on assignment, but we’ll apply ‘hypothetical’ UK income tax and NI withholding to it.

Accrual allowance

If you opt out of the BP Pension Scheme and receive an ‘accrual allowance’ instead, we’ll pay this allowance with your regular salary each month while you are on assignment, but we’ll apply ‘hypothetical’ UK income tax and NI withholding to it.
Defined benefit (DB) pension scheme members

Starting an assignment (expatriation)
If you belong to a DB pension scheme your membership usually continues during your assignment.

On assignment
• If you’ve been using the DB contributory option to build up more pension benefits, you can continue with this pension contribution during your assignment. However, as you are paid on an overseas payroll, you cannot do this through the ‘salary sacrifice’ option available to our UK employees.
• You do not benefit from any NI savings you may have made on your contributory option through ‘salary sacrifice’ in the UK. Since it is not mandatory for you to pay towards a DB pension scheme, our tax policy makes it clear that:
  – We do not include tax relief on the above when working out ‘hypothetical’ tax to determine your net salary.
  – We do not compensate for the loss of any ‘salary sacrifice’ savings you may have enjoyed on the above if you were based in the UK.

• As you continue to build up pension benefits in a UK plan, the UK annual allowance (AA) tapering rules and lifetime allowance (LTA) limits continue to apply to you. Your own personal AA is based on the amount of your earnings that are taxable in the UK. Your UK tax residence status affects how much of your earnings are taxable in the UK, so you must make sure you understand how your assignment income can affect the amount of tax you may have to pay on your pension provision. We do not protect you from any AA tax charge you may have to pay because of the level of your assignment income.

• As an expat, you cannot contribute to more than one pension if you are paid on an overseas or international payroll, and so you cannot pay any contributions into the Defined Contribution 2010 Plan while working overseas. Any contributions you are making into that plan before your assignment starts, will cease when you move payrolls.

Returning from assignment (repatriation)
• Once you are back on the UK domestic payroll:
  – You’ll qualify for tax relief on any contributory option payment. You’ll be eligible for NI savings through ‘salary sacrifice’ on such contributions.
  – You can also start to make contributions to the Defined Contribution 2010 Plan if you wish. You’ll be eligible for tax and NI savings through ‘salary sacrifice’ on these contributions too.
Retirement and savings

Current DB pension scheme member wishing to switch to the Defined Contribution 2010 Pension Plan while on assignment

- You’ll be able to express an interest in leaving your DB pension scheme.
- If you are not considered to be resident in the UK for tax purposes, you’ll not be able to switch from a DB pension scheme to the Defined Contribution 2010 Pension Plan (DC2010 Plan).
- Our offshore plan is available to you as a non-UK resident. It is called the Expatriate Pension Plan (EPP) and offers you an alternative investment vehicle to the UK DC2010 Plan.
- If you decide to leave the DB pension scheme and are approved to join the EPP:
  - You’ll receive either the accrual allowance or the flexible benefits allowance and BP UK Pensions & Benefits team will confirm which allowance applies to you.
  - You’ll have core level\(^2\) life assurance and income protection cover, but you’ll also be able to enhance the cover to a level that suits you.
- The next section, for Defined Contribution 2010 Pension Plan members, explains what your EPP membership means while you are on assignment and when you repatriate to the UK afterwards.

\(^2\) You can find out more about core, flexible and voluntary benefits in the flexible benefits e-guide.
Defined Contribution 2010 Pension Plan members

Starting an assignment (expatriation)

- You’ll not be able to continue making contributions to the Defined Contribution 2010 Pension Plan (the DC2010 Plan) when you are on assignment.
- You can invest in the Expatriate Pension Plan (EPP), which is our offshore plan.
- You can start paying monthly contributions to the EPP once we confirm your membership of the plan. You will also be able to pay in a lump sum.
- If you want to make contributions into the EPP, visit your benefits, your way online, open an ‘expatriation life event’ and choose the percentage of your pay to contribute, from 0-100%.

On assignment

- You can keep making personal contributions to the EPP.
- You can change your contributions through your benefits, your way online.
- Since it is not mandatory for you to pay personal contributions to pension plans, our tax policy states that:

- We do not include tax relief on the above when working out ‘hypothetical’ tax to determine your net salary.
- We do not pay to replace any ‘salary sacrifice’ savings you may have enjoyed on the above if you were based in the UK.

Returning from assignment (repatriation)

- Contributions to the EPP will stop and your EPP fund will be preserved.
- Your membership of the DC2010 Plan will start automatically at a level set by us. This is equal to one-third of your flex allowance (12% of your base salary). This does not mean that we recommend this level of contribution as the most suitable for you.
- You’ll have the opportunity to update your contributions to the DC2010 Plan through your benefits, your way if you wish to, as part of your ‘repatriation life event’, at annual enrolment or at any time during the year, except for short periods when there is a message on your benefits, your way showing that the ‘benefits window’ is ‘closed’.
- Once you return to the UK domestic payroll:
  - You’ll qualify for tax relief on any contributions to the DC2010 Plan.
  - You’ll be eligible for NI savings through ‘salary sacrifice’ on such contributions.
Insurance and protection

Life assurance – spouse/partner

Starting an assignment (expatriation)
• You’ll have the opportunity to start or update this flexible benefit, depending on any underwriting conditions set by the benefit provider.

On assignment
• This flexible benefit continues to be available to you during your assignment.
• You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.
• If you take part in this benefit during your assignment, you will not benefit from any NI savings you may have made through ‘salary sacrifice’ in the UK, because you are paid on an overseas payroll.

Returning from an assignment (repatriation)
• You’ll have the opportunity to start or update this flexible benefit, as part of your ‘repatriation life event’.

Critical illness insurance

Starting an assignment (expatriation)
• You’ll have the opportunity to start or update this flexible benefit for you and your spouse or partner. Depending on any underwriting conditions set by the benefit provider, you may be able to do this for either or both of you.

On assignment
• This flexible benefit continues to be available to you during your assignment.
• You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.
• If you take part in this benefit during your assignment, you will not benefit from any NI savings you may have made through ‘salary sacrifice’ in the UK, because you are paid on an overseas payroll.

Returning from assignment (repatriation)
• You’ll have the opportunity to start or update this flexible benefit, as part of your ‘repatriation life event’.
Insurance and protection

Personal travel insurance

Starting an assignment (expatriation)
- Personal travel insurance is not available to you during your assignment, as your holiday travel will not start from within the UK.
- You should update your benefit choices before you start your assignment.
- Any existing personal travel insurance cover will stop when your assignment starts.

On assignment
- As part of your assignment we will provide you with international medical insurance, which will also cover you for medical emergencies on any holidays you take during your assignment.
- You should check that your home contents insurance in your host location also covers your personal belongings when you travel on holiday. If it doesn’t, you may wish to take out separate insurance cover for this and will have to pay for it yourself.

Returning from assignment (repatriation)
- Once you repatriate to the UK, you will be able to choose this benefit as part of your ‘repatriation life event’.

Personal accident insurance

Starting an assignment (expatriation)
- You’ll have the opportunity to start or update this flexible benefit for you and your spouse or partner. Depending on any underwriting conditions set by the benefit provider, you may be able to do this for either or both of you.

On assignment
- This flexible benefit continues to be available to you during your assignment.
- You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.
- As you are paid on an overseas payroll, you cannot take part in ‘salary sacrifice’ and we do not compensate for the loss of any NI savings you may have made on the above if you were based in the UK.

Returning from assignment (repatriation)
- You’ll be able to choose or update this benefit through your benefits, your way at the next annual enrolment following your repatriation.
Insurance and protection

**Life assurance**  
(only applicable to EPP eligible members)

Starting an assignment (expatriation)
- Your core cover level continues automatically throughout your assignment.
- Depending on any benefit limits or underwriting conditions from the benefit provider, you may choose to change your cover at this point.

On assignment
- This flexible benefit continues to be available to you during your assignment.
- You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.
- If you take part in this benefit during your assignment, you will not benefit from any NI savings you may have made through ‘salary sacrifice’ in the UK, because you are paid on an overseas payroll.

Returning from an assignment (repatriation)
- We’ll continue your membership of this benefit automatically. You can also choose a different cover (and contribution) level as part of your ‘repatriation life event’.

**Income protection**  
(only applicable to EPP eligible members)

Starting an assignment (expatriation)
- Your core cover continues throughout your assignment.
- Depending on any benefit limits or underwriting conditions from the benefit provider, you may also choose to change your cover at the start of your assignment.

On assignment
- This flexible benefit continues to be available to you during your assignment.
- You can start or change this benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.
- If you take part in this benefit during your assignment, you will not benefit from any NI savings you may have made through ‘salary sacrifice’ in the UK, because you are paid on an overseas payroll.

Returning from an assignment (repatriation)
- We’ll continue your membership of this benefit in the UK automatically. You can also choose a different cover (and contribution) level as part of your ‘repatriation life event’.
Health and wellness

Health assessment

Health assessments provided by Bupa through your benefits, your way can only be taken in the UK. If you qualify for one and you haven’t taken it yet, you can take this in the UK at any time before your assignment starts.

Starting and during an assignment (expatriation)

- If you’ve previously chosen this benefit provided by Bupa under your benefits, your way it will continue when you go on assignment. You can arrange to come to the UK for the Bupa health assessment during your assignment. Please note that:
  - This option will be available until the normal expiry date.
  - You cannot take the assessment overseas.
  - We only provide the health assessment itself free of charge if you are in the UK.
  - You will have to pay to travel and stay in the UK, as well as any other costs.
  - We will not reimburse you for any of these costs and you will not be entitled to any additional annual leave.

- If you haven’t chosen this benefit under your benefits, your way, you’ll be able to take health assessments overseas free of charge though Cigna/Aetna. Cigna/Aetna’s overseas health assessments are broadly similar to those provided by Bupa in the UK.

- If you need to arrange a health assessment for you or your spouse or partner while you are on assignment, you should contact Cigna/Aetna for further information.

- Since you have free health assessment cover with Cigna/Aetna while you are on assignment, you cannot choose the health assessment benefit provided by Bupa in the UK though your benefits, your way as part of annual enrolment or if you experience a life event during your assignment.

Returning from an assignment (repatriation)

- Your core cover under your benefits, your way will automatically start once you are back on the UK for payroll.

- You’ll be able to choose and enhance this benefit for your spouse or partner under your benefits, your way at the next annual enrolment following your repatriation.
Health and wellness

Wellness checkpoint
During your assignment access to the online wellness checkpoint will continue.

Private medical insurance
Starting an assignment (expatriation)
- You’ll have private medical insurance though Cigna/Aetna during your assignment, at no cost to you.
- This will automatically cover you and your dependants who are recognised under the terms of our international assignment policies. This means there is no need to choose the benefit.
- If you already receive this benefit with Bupa through your benefits, your way, you should cancel it when you start your assignment and update your benefit choices when you return from assignment.
- Our international assignment policies do not define ‘dependants’ covered by Cigna/Aetna overseas in the same way as dependants covered by Bupa in the UK. This means any dependants covered under Cigna/Aetna may be different from those covered under Bupa’s private medical insurance through your benefits, your way.

On assignment
- At no cost to you, we provide private medical insurance to you and your dependants who are recognised under the terms of our international assignment policies – through Cigna/Aetna – throughout your assignment.
- This means you’ll not need additional cover and you’ll not be able to choose this benefit though your benefits, your way during annual enrolment or a ‘life event’ while you are on assignment.

Returning from assignment (repatriation)
- Your core cover will automatically start once you are back on the UK payroll.
- You’ll be able to enrol yourself and your dependants (as defined by Bupa, the current UK benefit provider) for private medical insurance under your benefits, your way as part of your ‘repatriation life event’.
- If you choose this benefit immediately for you and your dependants when you repatriate, Bupa will currently ignore any previous medical history. If you do not choose this benefit for your family at the first opportunity, we reserve the right to medically underwrite any previous medical conditions.
Health and wellness

Dental insurance

Starting and during an assignment (expatriation)

• Cigna/Aetna will provide you and your family members – who are recognised as ‘dependants’ under the terms of our international assignment policies – with dental insurance at no cost to you during your assignment.

• Where you’ve previously chosen this benefit, you should cancel it through your benefits, your way as part of your expatriation life event, before you start your assignment. This is because you’ll no longer need this cover.

• Our international assignment policies do not define ‘dependants’ covered overseas in the same way as dependants covered in the UK. This means any dependants covered under Cigna/Aetna may be different from those covered under dental insurance through your benefits, your way.

Returning from an assignment (repatriation)

• Through your benefits, your way you’ll have the opportunity to start or update this flexible benefit for yourself and your dependants – as defined by Bupa – as part of your ‘repatriation life event’.
Work-life

Childcare vouchers

Starting and during an assignment (expatriation)

- Childcare vouchers are not available to you during your expatriate assignment as you are not on the UK domestic payroll.
- You should update your benefit choices before you start your assignment.
- Your existing childcare vouchers will stay in your Sodexo account while you are on assignment.

Returning from assignment (repatriation)

- Once you repatriate to the UK, you’ll be able to choose this benefit as part of your ‘repatriation life event’.
- A new tax free childcare scheme (TFC) will launch in 2018. If you’re in the childcare voucher scheme when the new TFC scheme launches, you can remain in it as long as you are employed by BP. However, this scheme will close to new entrants from August 2018.

Cycle to work

Starting an assignment (expatriation)

- If you chose this benefit through your benefits, your way before starting an assignment, we must deduct any outstanding balance on your bike hire agreement from your last pay in the UK, before you go on assignment.
- You’ll not get any ‘salary sacrifice’ savings on this final payment and we will not compensate for this.
- Once you’ve settled the final outstanding balance you can take your bicycle with you on assignment if you wish.

On assignment

- This benefit is not available to you while you are on assignment, as you are not on the UK domestic payroll.

Returning from an assignment (repatriation)

- After you repatriate to the UK, you’ll only be able to choose a bicycle as part of your benefit choices at the next annual enrolment.
- This is true even for employees who are not expatriates.
Work-life

Holiday flex

Starting an assignment (expatriation)

- You must take any days you have bought through holiday flex before you start your assignment. Before you leave the UK, you’ll have to pay any remaining balance for buying holiday in full. We will deduct this – after tax – from your final month’s pay on the UK domestic payroll. If there is not enough money to cover the final balance, you will be responsible for any remaining amount and you must arrange to pay it back.

On assignment

- Holiday flex is not available while you’re on assignment, as your assignment policy already includes adjustments to your holiday provisions.

Returning from an assignment (repatriation)

- You will be able to choose this benefit under your benefits, your way at the next annual enrolment following your repatriation.
Car benefits

**Employee car plan**

Starting and during an assignment (expatriation)

- If you have a car under the employee car plan (ECP) before the start of your assignment, you can do either of the following:
  
  1. As long as your car remains within its lease period, you can keep it throughout your assignment.
  
     – Since you’ll not be on the UK domestic payroll, you’ll need to arrange for a monthly direct debit payment to Zenith to cover the cost of your lease.
  
     – Since you are not eligible for ‘salary sacrifice’, this amount will be slightly higher and Zenith will tell you how much you’ll need to pay.
  
     – If the lease expires while you are on assignment, you need to return the car to Zenith. You will not be able to take a new car under the ECP until you repatriate to the UK.

- You can return your car before your assignment starts.
  
  – Your new business unit will pay the normal ‘early termination’ charges for stopping your lease before its expiry date, but you will have to pay any extra charges (for example, because of high mileage or wear and tear).
  
  – You’ll not be able to take a new car under the ECP until you repatriate to the UK.
  
  – If you return your car whilst on assignment and before the end of your agreement with Zenith, you’ll be responsible for any ‘early termination’ and extra charges.
  
  – The above applies to any individual assignment, as well as any series of consecutive assignments in which you don’t repatriate to the UK between assignments.

- If you are eligible for a car allowance (Level G and above) we will pay the car allowance that applies to your job level net of UK hypothetical taxes.
Section B – International rotator

Read this section only if both of these statements describe your assignment:

• The international rotator assignment policy applies to you.
• You continue being paid through the UK domestic payroll.

Can I still take part in your benefits, your way?

Your can still participate in your benefits, your way while you are on assignment. This means you have the opportunity to design a benefits package to suit your individual circumstances.

As a result of your assignment, we may provide you with a benefit that is broadly similar to some of the benefits usually available through your benefits, your way. In that case, the usual benefit will not be available or will be available in an adapted form.

Choosing your benefits and changing your existing choices

Just like any regular UK employee, you’ll have the opportunity to choose your benefits during the annual enrolment process. To make your benefit choices, just follow the enrolment process in the your benefits, your way flexible benefits guide.

Annual enrolment – choosing your benefits and making payments

You can access the your benefits, your way secure online portal through My HR using a company laptop. When enrolment opens, follow these four steps:

1. Make sure you visit the website and check your own details. Also check your dependants’ details and update them if you need to.
2. Choose your benefits. You will see detailed information about each benefit available to you. You can also model the cost of different benefit combinations first, before you make your final choices.
3. Once you have chosen your benefits, submit your choices. This confirms that you accept the terms and conditions of each benefit.
4. If you have made changes, we will send you an email to confirm the benefits you chose.
Changing your benefit choices – life events

You can change your pension contributions at any time during the year, except for short periods when there is a message on your benefits, your way showing that the ‘benefits window’ is ‘closed’. You may be able to change other benefits when you experience a ‘life event’. You can find out more about life events on the your benefits, your way website and in the flexible benefits guide.

It also counts as a ‘life event’ if you start an assignment, or repatriate at the end of an assignment. This gives you an added opportunity to amend or update some of your benefit choices.

2 months before and 1 month after you start and end your assignment, you’ll get the chance to choose or change your benefits.

To use these 3-month opportunities for change, you need to contact the your benefits, your way flexible benefits helpline on +44 (0)203 435 7821 from Monday to Friday 8.30am to 6pm (UK time, excluding UK bank holidays). Please tell them the date your assignment starts, or the date that you expect to repatriate to the UK.

As part of your assignment or repatriation briefing, your HR IM adviser will remind you to contact the helpline. It is your responsibility to do this within the 3-month period explained above.

Salary sacrifice

Since you remain on the UK domestic payroll while you are on assignment, you will continue to pay UK tax and National Insurance (NI) contributions. This also means you may be able to save on National Insurance or National Insurance and income tax though ‘salary sacrifice’.

Where you are on an international rotator assignment for more than 12 months, you may no longer need to pay any NI contributions. This means you will not be able to make NI savings through ‘salary sacrifice’, but you could still make tax savings so long as you remain tax resident in the UK.

Flexible benefits (‘flex’) allowance

If you are eligible for membership of the Defined Contribution 2010 Pension Plan you will still receive your flex allowance every month while you are on assignment and we will apply the usual tax deductions to it.

Accrual allowance

If you opt out of the BP Pension Scheme and receive an ‘accrual allowance’ instead, we’ll pay this allowance with your regular salary each month while you are on assignment, and we will apply the usual tax deductions to it.

Third country rotators (TCRs)

If you are a BP approved TCR, you can keep participating in your benefits, your way if you wish. However, your specific circumstances may mean that some benefits are not available to you or are only available in a different form. Your HR IM adviser will be able to tell you how being a TCR affects your choice of benefits. Being a TCR means you will not be eligible to achieve any income tax savings from ‘salary sacrifice’ as you will not be paying UK tax.
Retirement and savings

**Defined benefit (DB) pension scheme members who wish to stay in the current scheme**

**Starting an assignment (expatriation)**

If you belong to a DB pension scheme, your membership usually continues during your assignment.

**On assignment**

- If you’ve been using the DB contributory option to build up more pension benefits, you can continue with this pension contribution during your assignment and – as you are paid on the UK domestic payroll – you can still make tax and NI savings through ‘salary sacrifice’.
- As you continue to build up pension benefits in a UK plan, the UK annual allowance (AA) tapering rules and lifetime allowance (LTA) limits continue to apply to you. Your own personal AA is based on the amount of your earnings that are taxable in the UK, including your assignment allowances and any tax paid on your behalf by BP. You must make sure you understand how your assignment income can affect the amount of tax you have to pay on your pension provision. We do not protect you from any AA tax charge you may have to pay because of the level of your assignment income.
- If you are a DB pension scheme member, but also making contributions to the DC2010 plan before your assignment, you can choose to continue these during your assignment and still make tax and NI savings through ‘salary sacrifice’.

**Returning from assignment (repatriation)**

Your membership and any contributions will carry on as usual.

**Current DB pension scheme member wishing to switch to the Defined Contribution 2010 Pension Plan while on assignment**

- You’ll be able to express an interest in leaving your DB pension scheme.
- Once you’ve completed the process for choosing to switch to the Defined Contribution 2010 Pension Plan (the DC2010 Plan), you will be offered membership of the DC2010 Plan.
- If you switch to the DC2010 Plan, you’ll be given some choices about Life assurance and Income protection and you’ll receive an accrual allowance or flexible benefits (‘flex’) allowance.
Retirement and savings

**Defined Contribution 2010 Pension Plan members**

Starting an assignment (expatriation)

- You can usually continue your membership of the Defined Contribution 2010 Pension Plan (DC2010 Plan).

On assignment

- You can keep making personal contributions to the DC2010 Plan.
- Since you keep being paid on the UK domestic payroll, you can still make tax and NI savings through ‘salary sacrifice’ as usual.
- The AA tapering rules and LTA limits for the UK will continue to apply to you during your assignment and we do not offer protection from any AA tax charge you may have to pay because of the level of your assignment income.

Returning from assignment (repatriation)

- Your membership of the DC2010 Plan will continue as normal.
Insurance and protection

**Life assurance – spouse/partner**

Starting an assignment (expatriation)
- You’ll have the opportunity to start or update this flexible benefit, depending on any underwriting conditions set by the benefit provider.

On assignment
- This flexible benefit continues to be available to you during your assignment.
- If you choose this benefit you will continue to benefit from any NI savings through ‘salary sacrifice’.
- You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.

Returning from an assignment (repatriation)
- You will have the opportunity to start or update this flexible benefit, as part of your ‘repatriation life event’.

**Critical illness insurance**

Starting an assignment (expatriation)
- You’ll have the opportunity to start or change this flexible benefit for you and your spouse or partner. Depending on any underwriting conditions set by the benefit provider, you may be able to do this for either or both of you.

On assignment
- This flexible benefit continues to be available to you during your assignment.
- You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.

Returning from assignment (repatriation)
- You’ll have the opportunity to start or change this flexible benefit, as part of your ‘repatriation life event’.
Insurance and protection

**Personal travel insurance**

Starting and during assignment (expatriation)
- This flexible benefit continues to be available to you during your assignment providing you remain on the UK domestic payroll and tax resident in the UK; however, this cover will only apply if you travel to your holiday destination from the UK.
- If you choose this benefit you will continue to benefit from NI savings through ‘salary sacrifice’, as long as you remain on the UK domestic payroll and remain tax resident in the UK.

Returning from assignment (repatriation)
- Once you repatriate to the UK, you’ll be able to choose this benefit as part of your ‘repatriation life event’.
- If you already have this benefit when you repatriate, you can only change who the benefit covers, but you cannot change the level of cover (European or worldwide, or winter sports) when you repatriate.

**Personal accident insurance**

Starting an assignment (expatriation)
- You’ll have the opportunity to start or change this flexible benefit for you and your spouse or partner. Depending on any underwriting conditions set by the benefit provider, you may be able to do this for either or both of you.

On assignment
- This flexible benefit continues to be available to you during your assignment.
- You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.

Returning from assignment (repatriation)
- You’ll have the opportunity to start or change this flexible benefit, as part of your ‘repatriation life event’, subject to the benefit provider’s usual underwriting requirements.
Insurance and protection

**Life assurance (only applicable to DC2010 Plan eligible members)**

Starting an assignment (expatriation)
- Your current cover level continues automatically throughout your assignment.
- Depending on any benefit limits or underwriting conditions from the benefit provider, you may also be able to change your cover at this point.

On assignment
- This flexible benefit continues to be available to you during your assignment.
- You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.

Returning from an assignment (repatriation)
- Your current level of cover will continue automatically. You can also choose a different cover (and contribution) level as part of your ‘repatriation life event’.

**Income protection (only applicable to DC2010 Plan eligible members)**

Starting an assignment (expatriation)
- Your current cover continues throughout your assignment.
- Depending on any benefit limits or underwriting conditions from the benefit provider, you may also be able to change your cover at the start of your assignment.

On assignment
- This flexible benefit continues to be available to you during your assignment.
- You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.

Returning from an assignment (repatriation)
- Your current level of cover will continue automatically. You can also choose a different cover (and contribution) level as part of your ‘repatriation life event’.
Health and wellness

Health assessment

Health assessments that are provided by Bupa through your benefits, your way can only be taken in the UK. If you qualify for an assessment and you have not taken it yet, you can take one in the UK at any time before your assignment starts or during field breaks whilst on assignment.

Starting and during an assignment (expatriation)

• Whilst you are on assignment you are entitled to a broadly similar health assessment through Cigna/Aetna at no cost to you.

• The health assessment benefit provided by Bupa in the UK will remain available at no cost to you instead, but:
  – We will not cover any additional costs of traveling to or staying in the UK specifically for the assessment.
  – Any time you use to take an assessment will not count as additional leave.

Returning from an assignment (repatriation)

• There will be no change to this benefit as a result of your repatriation.

• You may be able to choose or enhance this benefit for your spouse or partner through your benefits, your way at the next annual enrolment following your repatriation.

Wellness checkpoint

During your assignment access to the online wellness checkpoint will continue.
Private medical insurance

Starting and during an assignment (expatriation)

• While you are on assignment you’ll not need to choose private medical insurance for yourself through your benefits, your way as we will provide free private medical insurance – for you only – through Cigna/Aetna instead.

• However, please note that Cigna/Aetna’s overseas private medical insurance does not cover your dependent family members. If you want to, you can choose private medical insurance for them through your benefits, your way instead:
  – As part of your ‘expatriation life event’ before your assignment.
  – If you have a relevant ‘life event’ during your assignment.
  – During any your benefits, your way annual enrolment periods.

• If you covered only yourself through the UK version of this benefit before starting your assignment, you can stop it through your benefits, your way as part of your ‘expatriation life event’.

• If you already have this cover for your dependants through your benefits, your way you can keep their cover while you are on assignment.

Returning from assignment (repatriation)

• Your core cover will automatically start again at the end of your assignment.

• You will be able to change cover for you and your dependants as defined by Bupa – the current UK benefit provider – under your benefits, your way as part of your ‘repatriation life event’.

• If you had not previously covered your dependants under the private medical insurance provided by Bupa – either when we first introduced the benefit or when we first employed you – we will not automatically disregard their medical history, and reserve the right to medically underwrite any previous medical conditions.

Health and wellness
Dental insurance

Starting and during an assignment (expatriation)

• While you are on assignment you will usually not need to choose the dental insurance cover available for yourself through your benefits, your way as we will provide free dental insurance (for you only) through Cigna/Aetna instead.

• Cigna/Aetna’s dental insurance does not cover your dependants, however you can choose dental insurance for them through your benefits, your way instead:
  – As part of your ‘expatriation life event’ before your assignment.
  – If you have a relevant ‘life event’ during your assignment.
  – During any your benefits, your way annual enrolment periods.

• If you already have this cover through your benefits, your way before starting your assignment, you can stop it as part of your ‘expatriation life event’.

• If you already have this cover for your family through your benefits, your way, you can choose to keep their cover – with your spouse or partner as the lead policy holder – while you are on assignment.

Returning from an assignment (repatriation)

• Through your benefits, your way you’ll have the opportunity to cover yourself and your dependants under this flexible benefit, as part of your ‘repatriation life event’.
Work-life

Childcare vouchers

Starting an assignment (expatriation)
- You’ll have the opportunity to start or update this flexible benefit when you start your assignment, subject to the regular rules of the scheme.

On assignment
- This flexible benefit continues to be available to you during your assignment.

Returning from assignment (repatriation)
- Once you repatriate to the UK, you will be able to start or update this benefit as part of your ‘repatriation life event’.
- A new tax free childcare scheme (TFC) will launch in 2018. If you’re in the childcare voucher scheme when the new TFC scheme launches, you can remain in it as long as you are employed by BP. However, this scheme will close to new entrants from August 2018.

Cycle to work

Starting and during an assignment (expatriation)
- If you chose this benefit through during the your benefits, your way annual enrolment before starting an assignment, it will continue throughout your assignment.
- If you have not chosen this benefit before your assignment started
  - You will not be able to choose or update this benefit when you start your assignment.
  - You will not be able to choose or update this benefit as part of your expatriation life event.

Returning from assignment (repatriation)
- Once you have repatriated, you will have the opportunity to choose this benefit during the next your benefits, your way annual enrolment.
Work-life

Holiday flex

Starting an assignment (expatriation)

- You must take any days you have bought through holiday flex before you start your assignment. We will continue to deduct your holiday flex payments from your pay for the rest of the calendar year in which you start your assignment.
- You may be able to carry over some holiday flex days from one year to the next, with your line manager’s approval. So long as BP’s business needs are met, you can carry over a total of up to 5 leave days a year – no matter if these are annual leave days or holiday flex days.

On assignment

- Holiday flex is not available while you’re on assignment, as your assignment policy already includes field breaks.

Returning from an assignment (repatriation)

- You will be able to choose this benefit under your benefits, your way at the next annual enrolment following your repatriation.
Car benefits

Employee car plan

Starting an assignment (expatriation)

If you have a car under the employee car plan administered by Zenith:

- You can keep your car throughout your assignment and continue to make payments.
- You may return your car when you start your assignment, but you will be fully responsible for all outstanding and early termination charges for the duration of your contract with Zenith and we will not reimburse you for any such costs.
Section C – Short-term assignment

Read this section only if:

- The ‘Short-term assignment’ policy applies to you.
- Your assignment is likely to last between 2 and 12 months.
- You continue being paid through the UK domestic payroll.

Can I still take part in your benefits, your way?

You can still participate in your benefits, your way while you are on assignment. This means you have the opportunity to design a benefits package to suit your individual circumstances.

As a result of your assignment, we may provide you with a benefit that is broadly similar to some of the benefits usually available through your benefits, your way. In that case, the usual benefit will not be available or will be available in an adapted form.

Choosing your benefits and changing your existing choices

Just like any regular UK employee, you will have the opportunity to choose your benefits during the annual enrolment process. To make your benefit choices, just follow the enrolment process in the your benefits, your way flexible benefits guide.

Annual enrolment – choosing your benefits and making payments

You can access the your benefits, your way secure online portal through My HR using a BP laptop. When enrolment opens, follow these 4 steps:

1. Make sure you visit the website and check your own details. Also check your dependants’ details and update them if you need to.
2. Choose your benefits. You will see detailed information about each benefit available to you. You can also model the cost of different benefit combinations first, before you make your final choices.
3. Once you have chosen your benefits, submit your choices. This confirms that you accept the terms and conditions of each benefit.
4. If you have made changes, we will send you an email to confirm the benefits you chose.
Changing your benefit choices – life events

You can change your pension contributions at any time, except between 31 October and the start of annual enrolment. You may be able to change other benefits when you experience a ‘life event’. You can find out more about life events on the your benefits, your way portal or in the flexible benefits guide.

It also counts as a ‘life event’ if you start an assignment, or repatriate after an assignment. This gives you an added opportunity to amend or change some of your benefit choices.

For 2 months before and 1 month after you start and end your assignment, you will get the chance to choose or change your benefits.

To use these 3-month opportunities for change, you need to contact the your benefits, your way flexible benefits helpline on +44 (0)203 435 7821 from Monday to Friday 8.30am to 6pm (UK time, excluding UK bank holidays). Please tell them the date your assignment starts, or the date that you expect to repatriate to the UK.

As part of your assignment or repatriation briefing, your HR IM adviser will remind you to contact the flexible benefits helpline. It is your responsibility to do this within the 3-month period explained above.

Salary sacrifice

You will remain on the UK domestic payroll while you are on assignment. As long as you are also a UK resident for tax purposes, you will continue to pay UK tax and National Insurance (NI) contributions. This also means you may be able to save on National Insurance or National Insurance and income tax through ‘salary sacrifice’.

Flexible benefits (‘flex’) allowance

If you are eligible for membership of the Defined Contribution 2010 Pension Plan you will still receive your flex allowance every month while you are on assignment and we will apply the usual tax deductions to it.

Accrual allowance

If you opt out of the BP Pension Scheme and receive an ‘accrual allowance’ instead, we’ll pay this allowance with your regular salary each month while you are on assignment and we will apply the usual tax deductions to it.
Retirement and savings

**Defined benefit (DB) pension scheme members who wish to stay in the current scheme**

Starting an assignment (expatriation)

If you belong to a DB pension scheme, your membership usually continues during your assignment.

On assignment

- If you’ve been using the DB contributory option to build up more pension benefits, you can continue with this pension contribution during your assignment and, as you are paid on the UK domestic payroll, you can still make tax and NI savings through ‘salary sacrifice’.
- As you continue to build up pension benefits in a UK plan, the UK annual allowance (AA) tapering rules and lifetime allowance (LTA) limits continue to apply to you. Your own personal AA is based on the amount of your earnings that are taxable in the UK, including your assignment allowances and any tax paid on your behalf by BP. You must make sure you understand how your assignment income can affect the amount of tax you have to pay on your pension provision. We do not protect you from any AA tax charge you may have to pay because of the level of your assignment income.
- If you are a DB pension scheme member, but also making contributions to the DC2010 plan before your assignment, you can choose to continue these during your assignment and still make tax and NI savings through ‘salary sacrifice’.

Returning from assignment (repatriation)

Your membership – and any contributions – will carry on as usual.

**Current DB pension scheme member wishing to switch to the Defined Contribution 2010 Pension Plan while on assignment**

- You will be able to express an interest in leaving your DB pension scheme.
- Once you have completed the process for choosing to switch to the Defined Contribution 2010 Pension Plan (the DC2010 Plan), you will be offered membership of the DC2010 Plan.
- If you switch to the DC2010 Plan, you’ll be given some choices about life assurance and income protection and you’ll receive an accrual allowance or flexible benefits (‘flex’) allowance.
Retirement and savings

**Defined Contribution 2010 Pension Plan members**

Starting an assignment (expatriation)

- You can usually continue your membership of the Defined Contribution 2010 Pension Plan (DC2010 Plan).

On assignment

- You can keep making contributions to the DC2010 Plan.
- Since you keep being paid on the UK domestic payroll, you can still make tax and NI savings through *salary sacrifice* as usual.
- The AA tapering rules and LTA limits for the UK will continue to apply to you during your assignment and we do not offer protection from any AA tax charge you may have to pay because of the level of your assignment income.

Returning from assignment (repatriation)

- Your membership of the DC2010 Plan will continue as normal.
Insurance and protection

**Life assurance – spouse/partner**

Starting an assignment (expatriation)
- You will have the opportunity to start or change this flexible benefit, depending on any underwriting conditions set by the benefit provider.

On assignment
- This flexible benefit continues to be available to you during your assignment.
- If you choose this benefit you will continue to benefit from any NI savings through ‘salary sacrifice’.
- You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.

Returning from an assignment (repatriation)
- You will have the opportunity to start or change this flexible benefit, as part of your ‘repatriation life event’.

**Critical illness insurance**

Starting an assignment (expatriation)
- You will have the opportunity to start or change this flexible benefit for you and your spouse or partner. Depending on any underwriting conditions set by the benefit provider, you may be able to do this for either or both of you.

On assignment
- This flexible benefit continues to be available during your assignment.
- If you choose this benefit you will continue to benefit from any NI savings through ‘salary sacrifice’.
- You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.

Returning from assignment (repatriation)
- You will have the opportunity to start or change this flexible benefit, as part of your ‘repatriation life event’.
Insurance and protection

Personal travel insurance

Starting and during assignment (expatriation)
• This flexible benefit continues to be available to you during your assignment providing you remain on the UK domestic payroll and tax resident in the UK; however, this cover will only apply if you travel to your holiday destination from the UK.
• If you choose this benefit you will continue to benefit from any NI savings through ‘salary sacrifice’, as long as you remain on the UK domestic payroll and remain tax resident in the UK.

Returning from assignment (repatriation)
• Once you repatriate to the UK, you will be able to choose this benefit as part of your ‘repatriation life event’.
• If you already have this benefit when you repatriate, you can only change who the benefit covers, but you cannot change the level of cover (European or worldwide, or winter sports) when you repatriate.

Personal accident insurance

Starting an assignment (expatriation)
• You will have the opportunity to start or change this flexible benefit for you and your spouse or partner. Depending on any underwriting conditions set by the benefit provider, you may be able to do this for either or both of you.

On assignment
• This flexible benefit continues to be available to you during your assignment.
• You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.
• If you choose this benefit you will continue to benefit from any NI savings through ‘salary sacrifice’.

Returning from assignment (repatriation)
• You will have the opportunity to start or change this flexible benefit, as part of your ‘repatriation life event’, subject to the benefit provider’s usual underwriting requirements.
Insurance and protection

Life assurance (only applicable to DC2010 Plan eligible members)

Starting an assignment (expatriation)
- Your current cover level continues automatically throughout your assignment.
- Depending on any benefit limits or underwriting conditions from the benefit provider, you may also be able to change your cover at this point.

On assignment
- This flexible benefit continues to be available to you during your assignment.
- You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.

Returning from an assignment (repatriation)
- Your current level of cover will continue automatically. You can also choose a different cover (and contribution) level as part of your ‘repatriation life event’.

Income protection (only applicable to DC2010 Plan eligible members)

Starting an assignment (expatriation)
- Your current cover continues throughout your assignment.
- Depending on any benefit limits or underwriting conditions from the benefit provider, you may also be able to change your cover at the start of your assignment.

On assignment
- This flexible benefit continues to be available during your assignment.
- You can start or change this flexible benefit at annual enrolment, or when you have an eligible life event, subject to the normal underwriting requirements.

Returning from an assignment (repatriation)
- Your current level of cover will continue automatically. You can also choose a different cover (and contribution) level as part of your ‘repatriation life event’.
Health and wellness

Health assessment

Health assessments that are provided by Bupa through your benefits, your way can only be taken in the UK. If you qualify for an assessment and you have not taken it yet, you can take one in the UK at any time before your assignment starts.

Starting and during an assignment (expatriation)

- Whilst you are on assignment you are entitled to a broadly similar health assessment through Cigna/Aetna at no cost to you.
- The health assessment benefit provided by Bupa in the UK will remain available at no cost to you instead, but:
  - We will not cover any additional costs of traveling to or staying in the UK specifically for the assessment.
  - Any time you use to take an assessment will not count as additional leave.

Returning from an assignment (repatriation)

- There will be no change to your eligibility to this benefit as a result of your repatriation but your assessment will only be available through Bupa.
- You will be able to choose or update this benefit through your benefits, your way at the next annual enrolment following your repatriation.

Wellness checkpoint

During your assignment access to the online wellness checkpoint will continue.
Private medical insurance

Starting and during an assignment (expatriation)

- While you are on assignment you will not need to choose private medical insurance through your benefits, your way as we will provide you with free private medical insurance through Cigna/Aetna instead.
- The Cigna/Aetna plan does not cover your dependants, however you can choose private medical insurance for them through your benefits, your way:
  - As part of your ‘expatriation life event’ before your assignment.
  - If you have a relevant ‘life event’ during your assignment.
  - During any your benefits, your way annual enrolment periods.
- If you covered only yourself through your benefits, your way before starting your assignment, you can stop your cover as part of your ‘expatriation life event’.

- If you already have this cover for your dependants through your benefits, your way
  - You can keep their cover while you are on assignment.
  - You can keep making tax and NI savings under ‘salary sacrifice’, as long as you pay UK tax and NI contributions.

Returning from assignment (repatriation)

- Your core cover will automatically start again at the end of your assignment
- You will be able to enrol yourself and your dependants (as defined by Bupa, the current UK benefit provider) under your benefits, your way as part of your ‘repatriation life event’.
- If you had not previously covered your dependants under the private medical insurance provided by Bupa – either when we first introduced the benefit or when we first employed you – we will not automatically disregard their medical history, and reserve the right to medically underwrite any previous medical conditions.
Health and wellness

Dental insurance

Starting and during an assignment (expatriation)

• While you are on assignment you will usually not need to choose the dental insurance cover through your benefits, your way as we will provide you with free dental insurance through Cigna/Aetna instead.

• Cigna/Aetna’s dental insurance does not cover your dependants, however you can choose dental insurance for them through your benefits, your way instead:
  – As part of your ‘expatriation life event’ before your assignment.
  – If you have a relevant ‘life event’ during your assignment.
  – During any your benefits, your way annual enrolment periods.

• If you already have this cover through your benefits, your way before starting your assignment, you can stop it as part of your ‘expatriation life event’.

• If you already have this cover for your family through your benefits, your way, you can choose to keep their cover – with your spouse/partner as the lead policy holder – while you are on assignment.

Returning from an assignment (repatriation)

• Through your benefits, your way you will have the opportunity to cover yourself and your dependants under this flexible benefit, as part of your ‘repatriation life event’.
Work-life

**Childcare vouchers**

Starting an assignment (expatriation)
- You will have the opportunity to start or change this flexible benefit when you start your assignment, subject to the regular rules of the scheme.

On assignment
- So long as you remain on the UK domestic payroll and tax resident in the UK:
  - This flexible benefit continues to be available to you during your assignment.
  - If you choose this benefit you can keep making tax and NI savings through ‘salary sacrifice’.

Returning from assignment (repatriation)
- Once you repatriate to the UK, you will be able to start or update this benefit as part of your ‘repatriation life event’.
- A new tax free childcare scheme (TFC) will launch in 2018. If you’re in the childcare voucher scheme when the new TFC scheme launches, you can remain in it as long as you are employed by BP. However, this scheme will close to new entrants from August 2018.

**Cycle to work**

Starting and during an assignment (expatriation)
- If you chose this benefit through during the your benefits, your way annual enrolment before starting an assignment, it will continue throughout your assignment.
- If you have not chosen this benefit before your assignment started:
  - You will not be able to choose or update this benefit when you start your assignment.
  - You will not be able to choose or update this benefit as part of your expatriation life event.

Returning from assignment (repatriation)
- Once you have repatriated, you will have the opportunity to choose this benefit during the next your benefits, your way annual enrolment.
Work-life

Holiday flex

Starting an assignment (expatriation)

- You must take any days you have bought through holiday flex before you start your assignment. We will continue to deduct your holiday flex payments from your pay for the rest of the calendar year in which you start your assignment.
- You may be able to carry over some holiday flex days from one year to the next, with your line manager’s approval. So long as BP’s business needs are met, you can carry over a total of up to 5 leave days a year – no matter if these are annual leave days or holiday flex days.

On assignment

- Holiday flex is not available while you’re on assignment, as your assignment policy already includes adjustments to your holiday provisions.

Returning from an assignment (repatriation)

- You will be able to choose this benefit under your benefits, your way at the next annual enrolment following your repatriation.
Car benefits

Employee car plan

Starting an assignment (expatriation)

If you have a car under the employee car plan administered by Zenith:

- You can keep your car throughout your assignment and continue to make payments.
- You may return your car when you start your assignment, but you will be fully responsible for all outstanding and early termination charges for the remainder of your contract with Zenith and we will not reimburse you for any such costs.
Further information and contact details

If you have a question about your benefits, your way please contact the flexible benefits helpline on +44 (0)20 3435 7821 from Monday to Friday 8.30am to 6pm (UK time, excluding UK bank holidays).

Important information about this supplement, which applies to anyone on international assignment

This document is not a contract between you and BP. The information in this document is only an overview. The your benefits, your way website has further details, as well as the terms and conditions that apply to each benefit. Please visit My HR and follow the link from there to the your benefits, your way website.

UK law applies to all benefits. UK income tax and National Insurance contributions apply to certain benefits. If you are still paid through the UK domestic payroll during your assignment, you will pay UK tax and National Insurance contributions as long as you remain a UK resident for tax purposes.

This means that you can make both tax and National Insurance savings on certain benefits, such as pension, childcare vouchers and cycle to work, through ‘salary sacrifice’. On other benefits you will pay income tax – which is taken off your pay each month – even if you pay for them through ‘salary sacrifice’. For more information on which benefits save you National Insurance only – or income tax as well – please visit your benefits, your way.

When you make your benefit choices, please be aware that the definition of a ‘dependant’ under the terms of our international assignment policies may be different to that used by benefit providers under your benefits, your way.