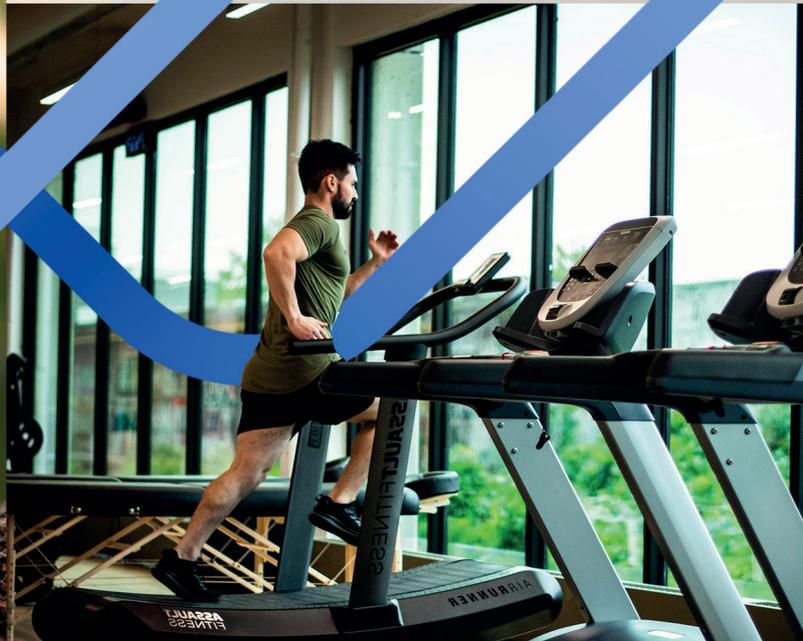


## VIE Marché





# Introducing VIE Marché

VIE Marché is our ready-to-go marketplace of employee benefits. Just like a vibrant market, it's packed with choice, variety and something for everyone. Each benefit has its own impact, bringing different rewards for both businesses and employees - whether that's savings, wellbeing support or lifestyle perks.

For businesses, it's a simple way to expand your benefits offering with no ongoing costs, adding real value without adding to your budget. For employees, it means access to a hand-picked range of services and perks at reduced rates, making it easier to enjoy valuable benefits for less.

Flexibility is at the heart of VIE Marché: some benefits can be chosen any time of year, others at renewal or when life events happen, helping employees stay engaged and connected with their benefits all year round. Each benefit in this brochure includes a benefit information label, showing how and when it can be accessed.

## Engaging for employees. Powerful for businesses.

Employee benefits are meant to make a difference. Helping people feel valued, supported, and connected at work. But too often they can feel fragmented, complex, or go unnoticed. A benefits platform brings everything together in one place, creating clarity and choice for everyone.

That's why we created VIE - our own employee benefits platform. Unlike many platforms that stop at technology, VIE combines seamless functionality with expert consultancy, tailored implementation, and ongoing support.

**Benefit categories:**

- Financial
- Protection
- Health & Wellbeing
- Lifestyle
- Sustainability
- Workplace

**Benefit information labels:**

- £ Salary sacrifice
- 🕒 Anytime
- 🔄 Annual renewal
- NEW New joiner
- 🏠 Life event

**Every day's a market day - expand your benefits offering anytime.**



## VIE Marché – Our Providers

Preferred partners shown are specific to the VIE Marché proposition. Verlingue operates independently across the whole employee benefits market.



  
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# Health Cash Plan



## How the benefit works

Provides employees with money back towards the cost of everyday healthcare expenses such as dental treatment, eye tests, glasses/contact lenses, physiotherapy, chiropractic treatment, and specialist consultations. Employees pay for treatment upfront and then claim back a set amount, depending on their level of cover.

## Highlights

- Affordable monthly premiums with multiple cover levels.
- Cash back on everyday health costs (dental, optical, physio, and more).
- Family cover available.
- Quick and simple claims process.

## How the benefit can help employees

- Makes everyday health costs more affordable and predictable.
- Encourages proactive care (e.g. regular dental and optical check-ups).
- Provides peace of mind with cover for a wide range of treatments.
- Access to additional support and wellbeing services.

## How the benefit can help businesses

- Promotes healthier, more productive employees.
- Supports absence management by enabling quicker access to treatment.
- Enhances the benefits package with a low-cost but high-value option.





## Dental Insurance



### How the benefit works

Provides employees with cover towards the cost of routine dental treatment (check-ups, scale & polish, X-rays) as well as more extensive procedures such as fillings, crowns, bridges, and in some cases orthodontics or emergency treatment. Employees pay for treatment upfront and then claim back part or all of the cost, depending on the level of cover chosen.

### Highlights

- Family cover can be selected.
- Flexible plans available, from standard NHS treatment to extensive private care.
- Employees can join at any time (no need to wait for annual windows, depending on provider).
- Simple claiming process via app or online portal.

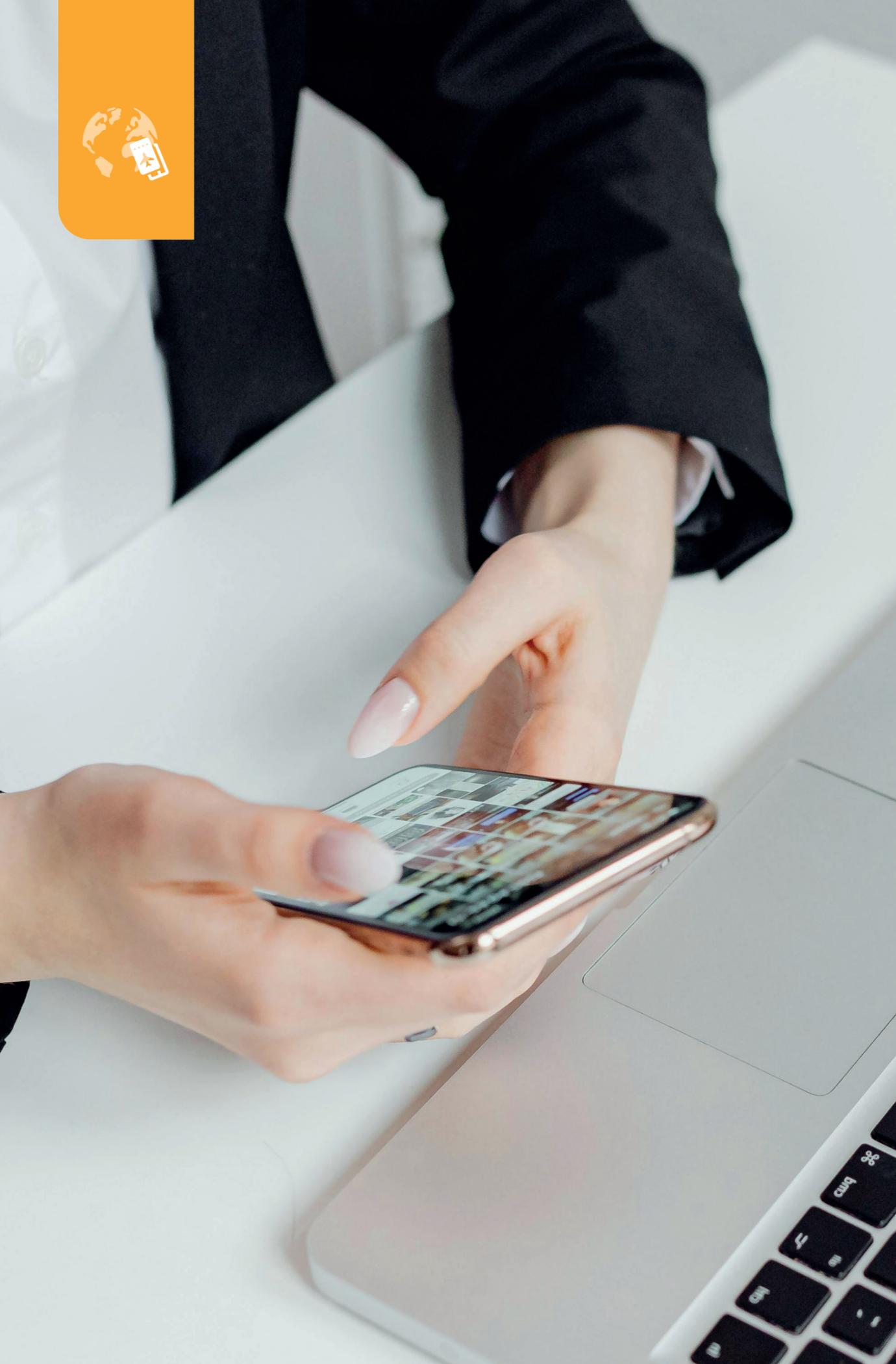
### How the benefit can help employees

- Makes dental care more affordable and predictable.
- Helps employees budget for regular check-ups and treatment.
- Encourages better oral health, reducing the risk of long-term issues.
- Provides peace of mind in case of unexpected or emergency treatment.

### How the benefit can help businesses

- Supports employee wellbeing by reducing health-related absences.
- Improves recruitment and retention, especially for employees who value flexible health benefits.
- Demonstrates commitment to employee health and preventative care





## Tech Scheme



### How the benefit works

Provides employees with access to the latest technology products through a convenient purchase scheme. Employees can choose items such as laptops, tablets, phones, and other tech, then spread the cost over 12 months via payroll deduction.

### Highlights

- Wide range of technology available (laptops, tablets, phones, accessories, and more).
- Spread payments conveniently over 12 months via salary deductions.
- National Insurance savings for employees, making tech more affordable.
- No credit checks or upfront costs.
- Easy ordering process via an online portal

### How the benefit can help employees

- Makes essential and desirable tech more accessible and affordable.
- Provides a cost-effective way to keep up to date with the latest devices.
- Helps employees budget by spreading payments over time.
- Offers peace of mind by removing the need for credit checks or upfront costs.

### How the benefit can help businesses

- Supports employee engagement and wellbeing by offering valued lifestyle benefits.
- Improves recruitment and retention, particularly for tech-savvy employees.
- Demonstrates commitment to providing practical, modern benefits that make a difference.





# Retail Discounts



## How the benefit works

Gives employees access to exclusive savings and cashback at hundreds of popular retailers - from supermarkets and high-street stores to restaurants, travel, and online brands. Discounts can be used in-store or online, helping employees stretch their money further on everyday purchases and special treats.

## Highlights

- Instant discounts and cashback at leading retailers and supermarkets.
- Available through an easy-to-use app or online portal.
- Includes offers on groceries, fashion, travel, dining, tech, and more.
- Savings that can quickly add up throughout the year.

## How the benefit can help employees

- Reduces the cost of everyday essentials and lifestyle purchases.
- Helps pay go further, supporting financial wellbeing.
- Simple and convenient to use anytime, anywhere.

## How the benefit can help businesses

- Supports employees' financial wellbeing and morale.
- Improves engagement and appreciation of the wider benefits package.
- A high impact benefit suitable for all employees.
- Adds tangible value to the overall reward offering.





# eSIM Mobile Phone Contracts



## How the benefit works

Provides employees with access to unlimited data, calls, and texts for a competitive monthly rate, with no contract. Delivered via eSIM only, employees can activate instantly without needing a physical SIM card.

## Highlights

- Low-cost, contract-free mobile plan.
- Unlimited data, calls, and texts with no hidden charges.
- UK's fastest 5G speeds, unthrottled.
- eSIM only - eco-friendly and instant activation.
- Family plans available.

## How the benefit can help employees

- Reduces monthly mobile costs compared with standard contracts.
- Provides flexibility with no long-term commitment - employees can join or cancel anytime.
- Allows employees to keep their existing number when switching.
- Supports sustainability by eliminating plastic SIM cards.
- Includes EU roaming, supporting business or leisure travel.

## How the benefit can help businesses

- Enhances employee financial wellbeing by lowering mobile costs.
- Offers a modern, tech-forward perk that appeals to employees.
- Reinforces sustainability goals through eSIM adoption.
- Boosts retention and engagement with a valuable, exclusive perk.





# City Bike Hire



## How the benefit works

Gives employees discounted access to city bike hire schemes (such as Santander Cycles in London). Employees can unlock and use bikes for commuting, business travel, or leisure, with flexible hire options available via an app.

## Highlights

- Memberships available at discounted rates.
- Flexible usage - employees can hire bikes for commuting, work meetings, or leisure.
- No long-term commitment - employees can join or leave monthly.
- Easy access via app.
- Supports green and sustainable travel choices.

## How the benefit can help employees

- Provides a low-cost, convenient travel option for short journeys.
- Encourages a more active lifestyle, supporting physical and mental wellbeing.
- Reduces reliance on public transport or cars, helping with flexibility and independence.
- Environmentally friendly choice that supports sustainable commuting.

## How the benefit can help businesses

- Supports employee wellbeing and promotes healthy, active commuting.
- Reinforces sustainability and corporate social responsibility goals.
- Can help reduce lateness/absence linked to transport issues.





## Cycle to Work



### How the benefit works

Enables employees to save money on a new bike or e-bike through a salary sacrifice arrangement. Payments are taken directly from gross salary, reducing tax and National Insurance. With our chosen provider, employees own the bike at the end of the scheme without paying an additional cost.

### Highlights

- No end-of-scheme fee - employees own the bike outright at the end with no hidden costs.
- Wide choice of bikes, e-bikes, and accessories from local retailers or online.
- Tax and NI savings make cycling more affordable.
- Supports sustainable, healthy commuting.

### How the benefit can help employees

- Makes cycling to work significantly cheaper compared with buying outright.
- Promotes a healthier, more active lifestyle.
- Provides flexibility to choose from a wide range of bikes and accessories.
- Reduces commuting costs and reliance on cars or public transport.

### How the benefit can help businesses

- Supports employee wellbeing through healthier, more active commuting.
- Reinforces sustainability and net-zero commitments.
- Improves recruitment and retention with a popular, tax-efficient benefit.





# Electric Vehicles



## How the benefit works

Enables employees to access brand-new electric cars through a salary sacrifice scheme, making driving an electric vehicle more affordable. Payments are taken directly from gross salary, reducing tax and NI, with insurance, servicing, maintenance, and breakdown cover included.

## Highlights

- Wide choice of electric vehicles available – new and used.
- Fully inclusive package (insurance, maintenance, breakdown cover).
- Net zero cost or NI tax saving options for employer.
- Salary sacrifice scheme = tax and NI savings for employees.
- Supports green and sustainable travel choices.

## How the benefit can help employees

- Makes switching to an electric car far more affordable.
- Inclusive package (insurance, servicing, tyres, breakdown) for peace of mind.
- Saves employees money through tax efficiencies.
- Supports a greener, more sustainable lifestyle.

## How the benefit can help businesses

- Enhances benefits offering with a highly attractive perk.
- Reinforces sustainability and net-zero commitments.
- Improves retention and recruitment by offering access to electric vehicles at a lower cost.





# Sustainability Subscriptions



## How the benefit works

Enables employees to make a positive environmental impact through a monthly subscription. Employees offset their carbon footprint and support global sustainability projects such as tree planting, rainforest protection, and clean energy initiatives.

## Highlights

- Flexible subscriptions - can be started, changed, or cancelled monthly.
- Supports global sustainability projects including tree planting, rainforest protection, and clean energy.
- Monthly updates and personalised impact tracking through app.
- Low monthly costs with multiple contribution levels.

## How the benefit can help employees

- Empowers employees to take meaningful climate action.
- Provides flexibility with the option to cancel or amend monthly.
- Delivers transparency and motivation through impact tracking and updates.
- Supports causes that align with personal and environmental values.

## How the benefit can help businesses

- Strengthens ESG credentials and environmental commitments.
- Enhances employer brand by demonstrating climate responsibility.
- Boosts employee engagement with a modern, socially conscious benefit.





## Will Writing



### How the benefit works

Provides employees with affordable access to professional will-writing services. Specialist advisers guide them step by step, ensuring their wishes are clearly recorded and legally protected, giving peace of mind for the future.

### Highlights

- Convenient appointments available via video call or face-to-face.
- Optional add-ons such as Lasting Powers of Attorney (LPAs).
- Reduced corporate rates make the service more affordable.
- Helps avoid the risk of intestacy, which can complicate estate distribution.

### How the benefit can help employees

- Makes writing a valid will simple and accessible.
- Saves money compared with standard will-writing services.
- Reduces the emotional and practical burden on loved ones.
- Encourages proactive planning to support long-term financial and emotional wellbeing.

### How the benefit can help businesses

- Strengthens loyalty and retention by showing genuine care for employees' families.
- Aligns with wellbeing strategies, sitting naturally alongside pensions, life assurance, and assistance programmes.
- Supports financial resilience and education by helping employees prepare for the future.





## What's next?

We hope this gives you a flavour of how Verlingue can help you and your workforce.

We're proud to bring a fresh, holistic approach to employee benefits. With VIE, your platform becomes more than just technology - it's a reflection of your culture, a boost to engagement, and a showcase of what makes your business stand out.

**Get in touch to see how Verlingue can help.**

**[vie.enquire@verlingue.com](mailto:vie.enquire@verlingue.com)**

All benefits offered through VIE Marché are subject to the terms, conditions and eligibility criteria set by the individual providers. Availability, pricing and levels of cover may vary and may be updated or withdrawn at any time. Some benefits may involve regulated financial or insurance products; where this applies, full product information, including key features, limitations and exclusions, will be provided by the relevant provider before any purchase or enrolment is completed.

Any tax advantages or savings referenced depend on individual circumstances and may change in line with HMRC rules. Nothing in this material constitutes financial, tax or legal advice. Employees should consider whether a product is suitable for their own needs and seek independent advice if required.



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