

Staff Benefits

2018 | 19





Staff Benefits

Welcome to The White Horse Federation (TWHF). We are delighted that you have chosen to join our community of likeminded people whose aim is to do the best for our pupils and their families. Here at TWHF, we want to recruit the best, develop the best, and retain the best staff – in essence, to be the employer of choice. We also want you to feel valued, appreciated, and rewarded for the commitment and energy you bring to TWHF. Our comprehensive staff benefits package has therefore been designed to support your health and wellbeing, make life easier for you, and save you money with a wide range of flexible offers as well as the Local Government and Teachers Pension Schemes.

This pack provides you with more information about the great benefits you can qualify for ahead of, as well as after, completing your probationary period. It will also tell you where to get more information on each of the offers, so you can understand all the benefits in detail and any tax implications that may apply.

I hope you find this information useful and take the opportunity to use these fantastic benefits during your time with us.

Steve Brimfield, HR Director

Eligibility

Throughout this booklet, you will see the below symbols. These will show you whether you are eligible to use the benefit concerned.



All

Benefit available to all WHF staff from their start date.*



Permanent

Benefit only available to permanent employees post probation period.*



Your Benefits Summary

Your automatic benefits:

Pensions **A** _____ **Page 6**

Both teaching and non-teaching staff receive generous employer pension contributions, as well as other important benefits.

Gym membership discount **A** _____ **Page 7**

We have arranged discounted membership fees for TWHF employees to use Better™ leisure centres / gyms, from day one of your employment. Further gym membership discounts are also available through Simplyhealth™ once you have completed your probationary period.

Perkz **A** _____ **Page 8**

Perkz™ is an online discounts platform that is available anywhere and at any time. You will find fantastic savings online and on the high street at more than 400 retailers, including supermarkets, restaurants, cinemas, and many more. You can use this discount service as soon as you start your employment.

Advice, information, and counselling service **A** _____ **Page 9**

A free, impartial, and confidential advice and information service that is available 24 hours a day, 365 days a year, online or by phone. This service is funded by TWHF and is available from day one of your employment.

Healthcare cash plan **P** _____ **Page 10-12**

This cash plan makes routine healthcare more affordable for TWHF employees. You can easily claim back the cost of dental treatments, eye tests, physiotherapy, and more. You will be automatically registered for this healthcare cash plan once you have passed your probationary period.

Your optional benefits:

Cycle2Work salary sacrifice scheme **P** _____ **Page 13**

The Cycle2Work™ scheme allows you to make huge savings on a new bike and any safety equipment, as well as being able to spread the cost, through a hire purchase salary sacrifice scheme. You can access this scheme once you pass your probationary period.

Car salary sacrifice scheme **P** _____ **Page 14**

This benefit can enable you to drive a brand new, insured, and fully-maintained (including MOT and servicing) car for up to three years for a fixed monthly amount. You can access this scheme once you pass your probationary period.

What is a salary sacrifice scheme?

A salary sacrifice scheme means that you agree to give up part of your gross salary, due under your employment contract, in exchange for a non-cash benefit. All of the amount you sacrifice goes towards the benefit (car, bicycle, etc.) with no tax or National Insurance deductions, so it costs less than if you paid for it using your net salary. Please see important things to consider on page 15.

Pensions **A**

Both teaching and non-teaching staff receive generous employer pension contributions, as well as other important benefits.

Your pension is an important part of your employment package and provides an excellent range of benefits including generous employer contribution rates, immediate life cover, ill-health protection, and pension benefits for your loved ones if you die.



The LGPS I was enrolled into offers generous employer contribution rates, especially compared to other pension schemes I have had with previous employers. The life cover and ill health protection also gives me peace of mind should anything happen to me.

For further information, please speak to Payroll or visit:

www.lgpsmember.org

if you are non-teaching staff or

www.teacherspensions.co.uk

if you are a teacher.



Discounted Gym Membership Through Better & Simplyhealth **A**

We can offer TWHF employees discounted gym membership with two providers:

Better **A**

Better leisure centres and gyms offer a 20% discount to all TWHF employees as part of a corporate membership scheme. There are no joining fees or contracts and you pay Better directly for your membership. There are currently more than 256 Better leisure centres, across Swindon, Wiltshire, Oxfordshire, and Reading. For further information about your local Better leisure facilities, visit www.better.org.uk/corporate

Simplyhealth **P**

Simplyhealth offer discounted gym membership in the myWellbeing package that you can access as part of the Healthcare Cash Plan (see page 11).

For further information about Simplyhealth gym memberships available in your area, call Simplyhealth on **0800 980 7890**.



Perkz

As a thank you for your hard work, we provide you with exclusive access to Perkz through Reward Gateway – a website which allows you to make huge savings at big-name retailers, covering everything from groceries and everyday essentials to holidays, restaurants, cinemas, and the latest tech. With more than 800 retailers offering a genuine discount, Perkz is a great way to make your money go further. Discounts come in the form of reloadable gift cards, instant electronic vouchers, and cashback.

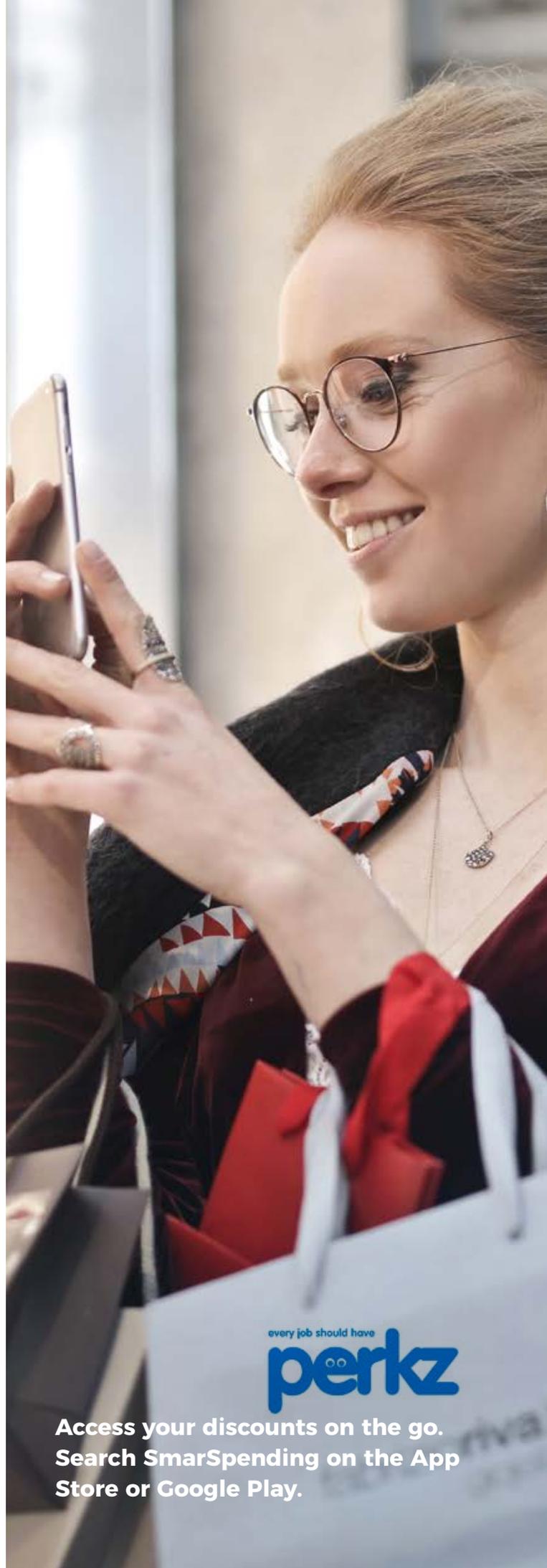
You can access Perkz at www.twhf.rewardgateway.co.uk using your employee number to register.

There is also a useful app available. Just search *SmartSpending* on the App Store or Google Play to download!



To go to the cinema now it costs £11.50 per ticket! I got an adult ticket for £6.50 and £4.80 for my child with Perkz! I just quickly clicked the button and paid on the system giving me a voucher so I could go into the cinema to get the tickets without using my card again. Easy!

For further information, get in touch with Perkz 24/7 Support Helpdesk on **0203 7801891** or reach out via LiveChat on their website.



every job should have
perkz

**Access your discounts on the go.
Search SmartSpending on the App
Store or Google Play.**

Advice, Information And Counselling Service **A**

Care first
employee assistance solutions

Care First offers

Care First provides confidential, impartial advice and support 24 hours a day, 365 days a year. The service is free for you to access whenever you need. You don't need to ask permission from anyone at TWHF to use it, and everything you discuss with Care First will remain completely confidential and independent.

Telephone information and advice

Care First's information and advice specialists will help you find practical ways forward when you feel overwhelmed by problems. Their advisors are highly trained to quickly find what you need and help you get back in control of your life. You can ask them about:

- Family and personal issues: relationships, divorce, child support, domestic violence, childcare, eldercare, community care, changing a name.
- Debt advice: credit, debt, banks, loans, consolidation.
- Workplace queries: bullying and harassment, maternity rights/pay, sick pay, health and safety at work.

Online advice

Care First also offers an online resource containing information, advice, and articles on issues that you may be facing at home or at work. It also offers balanced, independent information and advice on physical health and wellbeing.

Online advice can be accessed via

www.carefirst-lifestyle.co.uk

using username: Whitehorse and password: employee

Counselling service

This service also includes up to 6 counselling sessions. All the counsellors are members of, and accredited to, the British Association for Counselling and Psychotherapy (BACP), with extensive experience and expertise.

How to use this service

There are no eligibility criteria for this service. You are able to access it from day one of your employment. You can either give Care First a call or visit their website.



I have been experiencing personal difficulties recently. I contacted Care first and I am really impressed with the service they offer. They assigned me to a qualified counsellor, local to me, and I have been able to use six counselling sessions, completely free of charge.

Healthcare Cash Plan Simplyhealth



We have partnered with Simplyhealth to offer you a health cash plan that allows you to claim back the cost of everyday healthcare up to an annual limit. Simplyhealth is one of the longest established health plan companies in the UK, supporting nearly 3.5 million people with their health and wellbeing.

What is a healthcare cash plan?

Cash plans are a simple way of helping with the cost of routine healthcare. You pay for your healthcare appointments as you normally would, but then scan and submit the receipt, along with a completed claim form, to Simplyhealth. This can all be carried out online and it only takes a few minutes. Simplyhealth will pay your claim within a few working days

What can I claim for?

- Both NHS and private treatments
- Dental – check-ups, hygienist visits, x-rays, and treatments e.g. fillings or crowns
- Optical – eye tests, prescription glasses, and contact lenses
- Complementary treatments – physiotherapy, chiropractic, chiroprody / podiatry, acupuncture, osteopathy, and homeopathy
- Extras – consultations, scans, health screening.

Example of how you can save money: If your routine dental appointment costs you £40, you can simply claim the total cost back, as well as having £15 remaining to use towards another routine dental check within the same year!

Add your under 18s for free, so that they can use it too!

Cash plan details

We have selected the Level 1 Cash Plan and the myWellbeing package for TWHF employees. This includes cover for yourself and up to four children under the age of 18.

Annual claim limits:

Optical £55
Dental £55
Dental accident £200
Physiotherapy, osteopathy, chiropractic, acupuncture and homeopathy £150
Chiroprody/Podiatry, reflexology, £25
Diagnostic consultations, tests and scans £250
NHS prescription charges £15
Total possible cash back: £750

You can increase your level of cover, add your partner or additional children at any time for a small additional cost payable directly to Simplyhealth. Call **0800 980 7890** for more details.

How To Use This Service

Simplyhealth's myWellbeing benefits include:

- Telephone counselling and up to six face to face counselling sessions.
- Discounted gym membership.
- Access to a GP consultation over the phone or online.
- Online health risk assessment.

Unlike other private healthcare schemes:

- GP referrals are not required.
- Any of your pre-existing health conditions will be covered.

Tax implications

You will pay tax through payroll on this plan as it is a benefit in kind. If you are a basic rate taxpayer, approximately £10 per year will be deducted through your tax code.

The advantage of this scheme is that you can claim back far more (up to £750 per year) in healthcare costs than you will pay in tax for having it!

Opting out

If you do not want to receive this benefit please let us know as soon as possible. Email hr@twhf.org.uk with your name and employee payroll number with OPT-OUT in the subject line.

You will be eligible for this benefit on successful completion of your probationary period.

To register, visit www.simplyhealth.co.uk/register and enter your policy number (provided in the Simplyhealth letter which will be sent to you in the post), date of birth and postcode.

Once registered, you can use the Self Service facility to request claim forms and view your benefits, claim history and remaining balance. If you still need assistance, call the friendly Simplyhealth support team on **0370 908 2381**

For further information Call Simplyhealth on **0370 908 3481** or visit www.simplyhealth.co.uk



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It was amazingly easy to claim! I just kept my receipt and filled in the form online. I had a dental appointment which meant I had £55 cash back from the receipt to claim! That's not including the total claim amounts for other services like the opticians! Their support team are really helpful, and you can add your children (under 18) for free. If I don't use it, I lose it, so if I go to a health service, I know to check what money I can get back from it!

Cycle To Work - Halfords



The Cycle2Work scheme is a government-approved initiative that helps people to save money and spread the cost of buying a new bicycle, and related accessories, to use for travel to work and personal use. Essentially, TWHF will buy a bike for you and you will hire it back from us over a 12-month period through a salary sacrifice scheme. It means that you get to use a brand-new bike at a significantly lower cost – at least 30% less. We have partnered with Halfords as they are one of the leading providers of cycle to work schemes in the UK.

How to use this scheme

You will be eligible for this benefit on successful completion of your probationary period. You can spend between £100 and £1,000 on a new bike, and related safety equipment, from Halfords during three joining windows throughout the year. The joining window dates will be communicated to you via HR.

- Visit www.cycle2work.info and sign up for an account using our employer code (this will be communicated when the joining window opens).
- Work out how much you want to spend (known as a Letter of Collection amount) and submit your request online.
- When your request has been approved, you will be sent your Hire Agreement to sign and return electronically.
- You will then receive your Letter of Collection so you can go and choose or collect your brand-new bike and safety accessories from Halfords or one of the 800 independent bike shops they work with.
- If you would like a model that Halfords do not stock, then contact the Cycle2Work helpline on 0345 504 6444 for assistance.

Don't forget that you can claim expenses for cycling to work related meetings!



Applying for the Cycle2Work hire purchase bike scheme was quick and easy! HR were really helpful and my sage Pendleton is stunning, I love it! You can even add your accessories to the scheme too! Basket, helmet, bell etc.

For further information Call Cycle2Work on **0345 504 6444** or visit www.cycle2work.info to see the range of bicycles available and use the online calculator to see how much you could save through the scheme.

Car Salary Sacrifice - Tusker

Tusker.

This scheme, through Tusker, allows you to drive a brand-new, fully maintained, and insured car for up to three years for a fixed monthly amount. You pay for it by sacrificing some of your gross salary before Income Tax and National Insurance are deducted, so ultimately you will pay less for a new car. By the way, your MOTs, insurance, servicing, and breakdown cover will all be taken care of!

What's included with Tusker?

- Worry-free motoring: drive away a brand new car at a fixed monthly cost.
- All routine servicing and wear and tear maintenance.
- European breakdown cover.
- Fully comprehensive motor insurance for you and your partner.
- A brand-new car every three years.
- Annual road fund licence.
- Replacement tyres.
- Public sector discounts.
- One helpline for all your vehicle needs.

How to use this scheme

You will be eligible for this benefit on successful completion of your probationary period. You can access the scheme at www.tuskerdirect.com by creating an account for yourself using the company code: TWHF and entering your employee number (listed on your payslip) as your unique employee identifier. You can then search and compare cars as well as request quotations.

Further information

Call Tusker Direct on **0333 400 2020** or visit **www.tuskerdirect.com**

Tax implications

A company car is considered a benefit in kind if it is also available for your personal use. You will therefore pay additional tax through payroll for a company car. The amount you pay depends on the CO2 emissions of the car. The lower the CO2 emissions, the less tax you will pay. Tusker makes it easy to identify cars with the lowest CO2 emissions and therefore the lowest tax costs. You'll find more information about company car tax costs on their website.

Tusker Direct has a helpful team ready to answer your questions on 0333 400 2020

Important things to consider

The amount you can save through your benefits will vary depending on your individual circumstances. Therefore, it's very important that you consider any potential changes to you or your family's personal circumstances in the coming year before selecting your benefits. Any changes may impact how much you can spend and how much you save.

Please be aware that salary sacrifice schemes reduce your base salary. Many financial services providers will only consider your reduced salary when you apply for loans, mortgages, etc. Also, we cannot reduce your salary below that of the National Minimum Wage. If you apply for a benefit that takes your salary below this threshold, we will contact you to discuss your options.

A note on data protection

We take the security of your personal information seriously, and any personal information supplied to us is protected in accordance with the Data Protection Act. Please be aware that the information you provide, including your name, address, payroll number, National Insurance number, date of birth, and phone number, may be passed to the service providers of these benefits for administrative purposes.



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