

# Employee Benefits

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## **Pensions**

We automatically enrol employees into the Alpha pension scheme, a career average defined benefit pension scheme. You do have an option to join an alternative scheme, called a Partnership Pension, a defined contributions pension scheme with either Scottish Widows or Standard Life. Our employee pensions are provided by My Civil Service Pension, known as My CSP [www.civilservicepensionscheme.org.uk](http://www.civilservicepensionscheme.org.uk)

### **Which Pension Do I Join?**

Only you can decide which pension scheme you join, My CSP has created a FAQ area on its website for those that are thinking of joining:

<http://www.civilservicepensionscheme.org.uk/members/prospective-members-faq/>

### **Alpha**

#### **PPF Contribution:**

£23,000 and under	20.0%
£23,001 to £45,500	20.9%
£45,501 to £76,000	22.1%
£76,001 and over	24.5%

#### **Your Contribution:**

Up to £15,000:	4.60%
£15,001 to £21,422:	4.60%
£21,423 to £51,005	5.45%
£51,006 to £150,000	7.35%
£150,001 and over	8.05%

### **Defined Contributions Scheme - The Partnership Scheme[s]**

<http://www.scottishwidows.co.uk/civilservicepartnership/>

<http://www.standardlifepensions.com/civilservice>

#### **PPF Contribution:**

##### **Age last 06 April**

Under 31:	8%
31-35:	9%
36-40:	11%
41-45:	13.5%
46 and over:	14.75%

The PPF makes an additional 0.5% contribution towards risk based benefits

The PPF will also match the contributions you make up to 3% of pay

#### **Your Contribution:**

No employee contribution required, although you can choose to contribute up to 100% of your salary

**Contacting My CSP** Address: MyCSP, PO Box 2017, Liverpool L69 2BU

Telephone Number: 0300 123 6666 Overseas Number: +44 1903 835 902

Email [contactcentre@mycsp.co.uk](mailto:contactcentre@mycsp.co.uk) - if emailing from home

[contactcentre@mycsp.gse.gov.uk](mailto:contactcentre@mycsp.gse.gov.uk) - if using a PPF computer

## **Employee Assistance Programme**

Our EAP is provided by Health Assured, an independent external organisation who work to a robust professional code of strict confidentiality.

The EAP offers cover for you and immediate family members who live at the same address, including children in full-time education. The EAP offers:

- Structured telephone counselling
- Referral to face to face counselling
- Referral to serious illness and accident support
- Fitness advice (including video demonstrations)
- Personal coaching tool and online health assessment tools

The general telephone helpline is **0800 030 5182** and is available 24 hours a day, 365 days a year.

Our supplier offers eight free counselling sessions, with their model based on **Cognitive Behavioural Therapy** (CBT).

The Health Assured website [www.healthassuredeap.co.uk](http://www.healthassuredeap.co.uk) also gives you access to many of the features above. Once you have entered the site, please use these log-in details: **Username: Pension**  
**Password: Protection**

## **Our healthcare benefits**

We provide three healthcare benefits, funded by the PPF for you:

### **Critical Illness Insurance – Single Cover**

Employees are automatically enrolled on to the Critical Illness Insurance plan at single cover. Critical Illness Insurance provides a tax-free lump sum benefit if a member is diagnosed with one of the defined medical conditions or undergoes one of the surgical procedures covered under the policy. Cover is on an "Extra Cover" basis covering 42 conditions at the highest standard of definition from the Association of British Insurers. There are no medical underwriting requirements. The provider is Unum. The policy will pay out 1.5 x basic salary in the event of a successful claim. You will need to contact the HR team in order to make a claim. This is a taxable benefit.

### **Private Medical Insurance – Single Cover**

Employees are automatically enrolled on to the Private Medical Insurance plan at single cover. The provider is AXA PPP. This plan is on a Medical History Disregarded basis. This means that pre-existing conditions are typically covered, with no need to complete a medical declaration. The insurance is designed to cover diagnosis and treatment of acute conditions and initial treatment of chronic conditions, and complements rather than replaces all the service provided by the National Health Service. There will be a £150.00 excess, which will normally be reimbursed by the health cash plan. Further information will be sent out to you after the provider processes your start date and you will be issued with a membership pack. This is a taxable benefit.

## **Health Cash Plan – Single Cover**

Employees are automatically enrolled on to the healthcare cash plan at single cover. This plan provides money towards a wide range of benefits, such as dental treatment, eye testing, glasses, physiotherapy and alternative therapies. As £150.00 can be claimed towards the cost of specialist consultation, any excess from the private medical insurance will be reimbursed. The cash plan is provided by the Health Shield. Further information will be sent out to you after the provider processes your start date and you will be issued with a membership pack. This is a taxable benefit.

## **Other wellness benefits:**

### **Free Gym Classes**

We teamed up with [MyPTstudio](#), Croydon's newest state of the art gym, to offer a free programme of classes.

Details of the weekly classes can be found here  
<http://ppfintranet/PPP/Pages/Sports-and-Social.aspx>

### **Flu Vaccinations**

We run an onsite annual flu vaccination programme in conjunction with our occupational health provider. Every October we offer free flu jabs to help protect you against the flu each winter.

### **Fruit drop**

Once a month, we make a fruit drop, available to help yourselves in both Market Squares.

## **Travel benefits**

### **Travel to Work - Cycle to Work**

Would you like to save money on your daily commute to work and increase your general level of fitness?

The Government's green initiative has been set up to encourage the adoption of environmentally friendly methods of transport and provides the perfect opportunity to achieve these goals while contributing to a greener world.

Through this initiative you exchange a portion of your salary to take advantage of great savings on a bike and related safety equipment.

To qualify for the tax and NI exemptions, at least 50% of the bike's use should be for work purposes, example: commuting to/from work.

If you're looking to make an application, you can do so by visiting:

**[www.evanscycles.com/ride2work](http://www.evanscycles.com/ride2work)**

Please key in this account number to be recognised as an employee of the Pension Protection Fund:

HO-CT00866989

### **Travel to Work - Season Ticket Loans**

PPF provides interest free loans to purchase annual tickets for travel to and from work on public transport or annual parking passes. To access the season ticket loan application form please visit People Matters:

[https://ce0163li.webitrent.com/ce0163li\\_ess/ess](https://ce0163li.webitrent.com/ce0163li_ess/ess)

Click Requests and Notifications

Click Claim Template

Click Season Ticket and Car Park Loan Request

Click New

### **Annual Leave and Public Holidays**

- 25 days paid leave for a five day working week. Leave is pro-rata for part time and fixed term contract employees. The leave year runs from 1 April – 31 March.
- Paid leave on statutory and public Bank holidays recognised in England.
- An additional day's paid leave at Christmas, granted at the CEO's discretion.
- An additional five days unpaid annual leave per annum at the employee's request.
- Option to carry over a maximum of five days unused leave to the following year to be used within three months of the new holiday year.

### **Other Time off Provisions**

The PPF recognise that time off can mean many different things, examples of other types of paid time off are:

- In recognition of your marriage, or civil partnership, at the time of your marriage you will be granted an additional days paid leave.
- If you move home, you will be granted an additional days paid leave.
- Magistrate's Leave, up to 13 days paid leave annually.
- Jury service, paid leave is granted, and will be reviewed if it is a lengthy trial.
- Social responsibility, we will pay up to five days additional paid leave for those that volunteer with local, charitable or educational initiatives, undertake public duties, Territorial Army or volunteer reserves.

## **Childcare Vouchers**

Childcare vouchers form part of a Government family friendly initiative that allows working parents to manage the cost of childcare. These vouchers can be used to pay a registered childcare provider[s] and enable you to make significant tax and national Insurance savings. Kiddivouchers offer you vouchers up to a maximum value of £243.00 per month. Childcare providers are eligible to accept Childcare Vouchers if they are registered with an approved authority.

Register online at <http://www.kiddivouchers.com/> by choosing the "Join my employer's scheme" option from the menu, or by phone on 0845 094 1412.

The Pension Protection Fund scheme reference number is S586242P.

## **Rewarding Achievement**

### **Corporate Bonus Scheme**

We have a corporate bonus scheme that will reward great performance. There will be one bonus awarded, up to 20 per cent that is made up of three parts at year end to eligible employees:

- Organisational performance: up to 2.5%
- Directorate performance: up to 2.5%
- Individual performance: up to 15%

Please note that this is a discretionary bonus scheme. Bonus payments will be based on base salaries each end April, is non-consolidated and does not count towards pensionable salary. Please speak to your line manager about eligibility.

### **ICARE Awards**

We hold two staff events each year to celebrate our values and how we behave towards our work and each other. Employees nominate colleagues who they think have really demonstrated our values. Winners receive either £500.00 gross through the payroll, or you can take an additional days leave. The ICARE nominators all get entered into a prize draw and the winner receives a £50.00 gift voucher.

### **Immediate Recognition Scheme**

To recognise employees for a job well done, we have an immediate recognition scheme where anyone can buy a gift from £10.00 upwards to a maximum of £50.00 and instantly reward an individual. You simply clear the recognition award with your line manager first. On approval you can purchase your gift. The value of the gift purchased is then claimed back through the employee expenses system, Oracle. Please add the reasons made for the recognition award and attach the receipt to your claim.

## **Professional Subscriptions**

In order to do your job you may need to have your name included on a professional register or have a special licence. Alternatively, whilst not required, it could be helpful to belong to an organisation whose activities are relevant to your work. PPF recognises this need, and allows employees to claim the cost of one Professional Subscription annually. Employees must pass their probation period before reimbursement claims are made.

### **PPF Social Events**

Currently the CEO office invite employees to an end of month drinks in one of the market squares. The CEO invites all employees to a party during each December to take part in the seasonal celebrations, to which you are very welcome to attend.

### **Exclusive Discount Sites & Corporate Discounts**

#### **Health and Social Security Recreational Association [HASSRA]**

For a monthly membership fee of just £1.99, HASSRA provides sports, recreational and leisure opportunities for employees.

You can benefit from discounts on theatre tickets, theme parks and a monthly national lottery. You need to visit [http://www.hassra.org.uk/\\_download](http://www.hassra.org.uk/_download) and complete the application form and send it back to HASSRA so they can process your membership and we will then deduct your membership via the PPF payroll.

#### **Boundless – From The Civil Service Motoring Association [CSMA]**

For £25.00 a year you and your family can access a range of benefits and discounts from car and home insurance to breakdown cover, cinema tickets and much more, saving you money off life's essentials and entertainment! Your membership also gives you exclusive discounts on breaks at our member leisure retreats in some of the UK's most beautiful locations. Please note this benefit is not operated through the PPF payroll.

<http://www.csmaclub.co.uk/>

### **Microsoft Office Licences**

Microsoft Office has teamed up with the PPF so you can purchase your own copy of the latest Office Professional Plus 2016 or Office Home & Business 2016 for Mac to use at home for £9.95. You can buy one copy of the software for Office or Mac but not both.

### **Microsoft E-Learning**

Another benefit of the PPF's Enterprise agreement with Microsoft is that you are eligible to access all E-Learning courses online at Microsoft.com. These courses are meant to help you keep up-to-date with the latest major software releases.

To take advantage of these great Microsoft deals please follow this link to get the discount or the e-learning:

<http://ppfintranet/SS/IT/Shared%20Documents/Microsoft%20HUP%20and%20Online%20Training.docx>

### **Vodafone Employee Advantage**

As a corporate customer of Vodafone, we offer all PPF staff access to the Vodafone Employee Advantage (VEA) scheme.

You can register online, on the telephone or at a Vodafone shop Centre. It applies to any new customers, or existing Vodafone customers due an upgrade.



To apply please go to <https://www.vodafone.co.uk/vodafone-advantage/index.htm>

### **Hotel Leisure Offers & Packages**

Whether you are looking for a cultural break or a relaxing seaside retreat, your perfect weekend break awaits you at the Hilton Worldwide portfolio of hotels. You are entitled to an exclusive discount of up to 30 per cent where this applies on the site.

To book please visit: <http://www.hiltonpublicsector.co.uk/>

Proof of PPF employment must be shown on arrival at the hotel, a current month pay slip.

### **Rush Hair & Beauty**

You are entitled to 25 per cent off your service bill. Simply call the salon of your choice, which can be found at <https://www.rush.co.uk/salon-finder/> to arrange your appointment. Please quote **PPF001** when booking and explain that the PPF take part in the corporate scheme.

Please note that exclusions apply, to see the exclusions here <https://www.rush.co.uk/offers/corporate-discount>

Proof of PPF employment must be shown at the salon on settling your bill to qualify for the discount

### **Giving Something Back - Charitable Donations, Give As You Earn Scheme [GAYE]**

This enables you to give to charity, or charities, of your choice directly from your salary. Deductions are made from your gross salary before income tax, giving you and the charity the benefit of tax relief on your contributions. You can find a copy of the donor form here:

Please visit the website <https://www.cafonline.org>

Please send the original signed form back to CAF and send HR a copy so we can set up your chosen monthly deductions from your salary

### **Benefits Provision**

We aim to provide our employees with a varied benefits package so we can attract and retain great talent. To make sure our benefits package is competitive, our non-statutory benefits are discretionary and non-contractual. This means we can review, alter or discontinue in whole or in part any benefits so our package meets the needs of the business and our employees.

### **Document control – September 2017**