



NATIONAL
HERITAGE
MEMORIAL
FUND



Benefits and Advances

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PENSION

Employees of the NHMF have the following pension options:

'Alpha' - Principal Civil Service Pension Scheme (PCSPS)

On commencing employment with the NHMF you will automatically be entered into **alpha** on your first day of service (unless due to a previous Civil Service pensionable role you are entitled to be a member of a different PCSPS scheme – please see the [Pension Information](#) guide, found under the 'Pay and benefits' section in 'Working for us' page on the intranet. You will pay pension contributions from your pensionable pay. Alpha is a high quality, index linked defined benefit pension scheme.

The Partnership Pension Account

This alternative pension scheme arrangement is a Stakeholder Pension. A basic age-related employer contribution is made to the scheme (regardless of whether a contribution is made from the individual). If you decide to start a Partnership Pension, you must decide on the level of your own contributions within the rules of the scheme. NHMF will also match an employee contribution that is made up to an additional 3% of your pensionable pay.

You will receive a pack through the post containing information on the above after you start with the NHMF.

Further information about Civil Service Pensions is available at www.civilservice-pensions.gov.uk

For more information on the PCSPS please [visit this link](#).

TRAINING

The NHMF is fully committed to training and believes the key to our success is a well-trained, motivated workforce. Support may also be available for professional training.

For more information please visit the [Workforce Development](#) section of the intranet, under 'Working for us'.

BENENDEN HEALTHCARE

As a public sector body, NHMF employees are eligible to join Benenden Healthcare. Benenden can offer affordable healthcare which works alongside and not in competition with the NHS. It is a low cost, high-benefit plan which offers a flexible range of treatment for you and your family.

Further information is available on the [Benenden](#) website.

HEALTH CLUB SCHEME

The Health Club Scheme (gym allowance) is offered to eligible staff to encourage a healthy lifestyle. It is a taxable benefit paid through payroll.

You may apply for reimbursement of health club membership if you are a permanent member of staff or on a fixed term contract and have at least three months' service.

A maximum of £50.00 per month can be claimed towards the cost of monthly gym membership, subject to submitting proof of payment by direct debit to your health club or gym. Tax and NIC will be deducted at source. The NHMF will not reimburse one-off joining fees.

You may join a health club with a partner or other family members and pay a combined fee, but you can only reclaim the amount of an individual membership (up to a maximum of £50).

Please see the [Gym reimbursement form](#) for further details on how to apply.

HEALTH SCREENING

Employee eligibility

- To be eligible, you must have completed one year's service with the NHMF (previous temporary/ fixed term contract service does count towards service).
- Employees aged between 18 and 50 will be able to apply for a health screen every two years.
- Employees aged over 50 will be able to apply for a health screen annually.
- If an employee resigns they will not be able to apply for a health screen during their notice period.
- There are three different types of screening, determined by age range and gender; These standard assessments will be paid for in full by the NHMF.
- Any other tests offered or recommended by Nuffield but not included in the standard screen (with the exception of mammograms) will not be paid for by the NHMF, but you can arrange to pay Nuffield Healthcare directly yourself.
- The Nuffield arrangements and the provision of screening generally will be reviewed annually, and may be varied or withdrawn by the NHMF at any time. The frequency and content of screens are not negotiable.

How to apply

- Nuffield Health will be supplied with a list of all eligible employees (names only).
- To request a health screen please call Nuffield Health on 0333 920 5014 where they will confirm your eligibility and ask you for further personal details.
- It is the individual's responsibility to request a screen direct from Nuffield, and to keep the appointment (see also cancellation policy below).
- All medical reports from Nuffield Health screens are between the employee and Nuffield Health. No information is at any time passed to the NHMF.
- Attendance at appointments and any non-attendances will be reported to Human Resources for invoice and payment reasons only.

Cancellation Policy

- If an employee cancels their appointment with less than three full working days' notice (this includes the day of the appointment) or fails to attend without having cancelled the NHMF will incur a 50% charge regardless of the reason. If you do have to cancel an appointment with less than three days' notice, please inform both Nuffield and Human Resources straight away.
- If Nuffield Health cancels an appointment after 5pm on the day before, or on the day of the appointment, the NHMF will receive a credit. If your appointment is cancelled or moved on the same day we ask that all employees let Human Resources know as soon as possible.
- Where necessary, cancellations can be made via the Nuffield Health Call Centre on 0333 920 5014.

Age range 18 to 35, every two years

<https://www.nuffieldhealth.com/health-assessments/lifestyle-health-assessment>

Age range 36 to 50, every two years

<https://www.nuffieldhealth.com/health-assessments/360-health-assessment>

Age range 50 plus, every year

<https://www.nuffieldhealth.com/health-assessments/360-plus-health-assessment>

Location of screening centres

<https://www.nuffieldhealth.com/health-assessments>

TAX- FREE CHILDCARE

Tax-Free Childcare is a scheme run by HM Revenue & Customs (HMRC), which provides parents with a tax-efficient way of paying for childcare. If you are eligible, you can get up to £500 every 3 months (£2,000 a year) for each of your children to help with the costs of childcare. The government will pay £2 for every £8 you pay your childcare provider. This is paid for via an online childcare account that you set up for your child. You can get Tax-Free Childcare at the same time as 30 hours free childcare, if you're eligible for both.

Further details can be found on the [HMRC website](#).

OVERTIME

The NHMF's normal office hours are 35 hours each week (Monday – Friday) excluding one hour unpaid each day for lunch. For full time staff, any agreed excess hours will be paid at overtime rate. For part time staff any agreed excess hours will be paid at plain rate until you exceed the normal full-time net weekly hours of 35, and thereafter at overtime rate.

SPECIAL LEAVE

The NHMF allows paid and unpaid special leave for staff needing support. Please see the [Special Leave](#) policy for further information.

EMPLOYEE ASSISTANCE PROGRAMMME

Workplacewellness provides a confidential 24-hour telephone helpline, 365 days a year, on freephone number **0800 1116 387**. This service is available for all NHMF employees.

The service can help individuals deal with problems which may affect their personal lives or their performance at work. Advice/support can be sought on a range of problems, including:

- Work/Career
- Housing
- Relationships
- Children
- Money
- Your rights
- Health and wellbeing
- Management support
- Retirement

The service is provided by trained counsellors, who have scope to refer individuals on for more specialist support where appropriate.

Further information is available on the website. To visit: www.my-eap.com/login

Please use the passcode heritagewell to log in

SALARY ADVANCES

Advances of salary are available for the following purposes:

- (a) the purchase of a season ticket for travel between your home and office
- (b) the purchase of a bicycle to commute to work
- (c) the deposit required when you first move into rented accommodation and/or with paying the first month's rent in advance

Types (a) and (b) are mutually exclusive, but type (c) may be requested in addition to either (a) or (b). Advances of salary are not provided for other purposes, except where there has been an error on the part of the Fund or its payroll provider.

All salary advances can only be applied for upon completion of the employee's satisfactory probationary period which is usually the first six months of employment.

Recovery of advances will be by monthly deductions from your salary. Advances issued for the purchase of a season ticket are usually recovered over the life of the season ticket, unless the member of staff requests a shorter payment period. Advances issued for the purchase of a bicycle are subject to a maximum of £300 and will be recovered over a 12 month period. Advances issued for deposits or advance rent on rented accommodation are subject to a maximum of £5,000, or one month's net salary if less, and will also be recovered over a 12 month period.

Second and subsequent advances will not be issued until the existing advance has been recovered in full.

You must repay any outstanding balance on the relevant type of advance immediately if you:

- leave the NHMF (all types) – usually recovered in the final salary payment or by cheque if the outstanding amount is greater than the final salary
- surrender your season ticket
- dispose of your bicycle for any reason
- stop living in rented accommodation

A balance outstanding may be offset against any salary, death gratuity, other pension benefits or other payments due. However, Human Resources can demand repayment in full at any time if it becomes apparent that the advance has not been used for the purpose for which it was intended. Any abuse of the advance provisions will be treated as a disciplinary offence.

When you leave the NHMF, if your final salary payment is insufficient to repay the whole of your outstanding salary advance, Finance may withhold your P45 until you have repaid the balance due. If you do this by personal cheque, we will wait until the cheque has cleared.

Procedure

Application forms for the different types of advance may be printed from the [forms](#) section of the Intranet. You should normally submit your application form at least ten working days before you require the advance, although in some circumstances (e.g. where a deposit is required in order to secure accommodation), every effort will be made to provide a cheque as quickly as possible. The forms need to be passed to Finance to be authorised and to ensure a cheque is arranged.

Cheques will normally be made payable to your transport company, bicycle shop, or landlord, as appropriate. If you have already paid for the item (e.g. by credit card) and wish to have a cheque made out to yourself, you must supply a photocopy of the season ticket you have bought and a copy of the receipt for the payment you have made.

CYCLE TO WORK SCHEME

The NHMF offer a Cycle to Work scheme to hire out cycles and cyclists' safety equipment to employees as a tax-free benefit. Further information is available in the [Cycle to Work](#) policy.