Quarterly Newsletter



Staff Benefits and Wellbeing



Winter Edition

Check out our latest schemes, offers and discounts with our quarterly newsletter and learn more about what your Staff Benefits and Wellbeing package has to offer!



New Year, New You

Whether you're starting your 2025 fitness journey or planning some well-earned time out, see how you can save money on your new year's resolutions!

Page 3 -4

Let's Talk Finances

Are your finances suffering from the post-Christmas blues? Let's get them back on track! Learn how to achieve your financial goals, with savings, loans or financial help, advice and support from the experts.





Salary Sacrifice – The Facts

Are you currently in a salary sacrifice scheme agreement? Or planning to use one in the future? Let's take a look at our most frequently asked questions!

Page 9 -10







Onsite Fruit and Vegetable Stall

Starting Friday 31st January

Every Friday, 8am -2pm Located outside Main Entrance

New Year, New You!

Get the most out of your money with our fabulous variety of schemes, offers and discounts centred around your wellbeing!

Staff Lottery Grants

Get £25 towards a **new** fitness activity or weight management group with our Staff Lottery funded grants. You don't have to be a member of the staff lottery to apply, details can be found here – www.york.nhs.uk/staffbenefitsgrants



Complimentary Therapy

Taking timeout to recharge is an important part of your self-care routine, it helps reduce stress and improve your overall health. Staff Benefits subsidise several complimentary treatments that you can take advantage of to help toward your self-care routine, with each treatment being subsidised **by £11**, find out more here – www.york.nhs.uk/subsidisedtherapy

Subsidised Podiatry

Taking care of your feet is essential, like our complimentary therapies, Staff Benefits also subsidise treatments with two podiatry companies **by £11** per treatment, to find out more here-www.york.nhs.uk/staffpodiatry

Onsite Yoga Class at York Hospital

Join our onsite Yoga class at York Hospital, **only £7** per class! Held every Tuesday at 5:30 -6:30pm in the Physio Cabin opposite Park House. No booking required, just turn up with a water bottle and yoga mat.



An exclusive gym for staff, prices start at £5.95 per month for a single person membership. Gym includes a variety of cardio, resistance and weight training equipment as well as its very own squash court! Shower and changing facilities are available too. For more information and online application form, visit our website here — www.york.nhs.uk/scarborough-staff-gym

Discounted Gym Memberships and Personal Trainers, Sports Clubs and Local Classes

Save money on your workout! We have a wide variety of partners offering you some fabulous discounts! Check out what's available near you here — www.york.nhs.uk/fitness



Partner Highlight

Why not try out some wild swimming this year? Our partners Pool Bridge Farm, based in York offer you the chance to swim in one of their four stunning lakes! NHS discount is available, please show your ID badge to redeem, for mor information and how to book visit www.poolbridge.co.uk



Staff Lottery 2025

Join today for £2 per number

1st prize £1500

2nd prize £1000 10 Cash prizes every month!

3rd prize £750

4th prize £500 5th prize £400

8th/9th/10th prize £100

6th prize £300

7th prize **£200**

January	21st	July	15th
February	18th	August	19th
March	18th	September	16th
April	15th	October	21st
May	20th	November	18th
June	17th	December	9th



All members enjoy 10% off purchases* in the Staff Shops. Apply online through the Staff Benefits Website. www.york.nhs.uk/stafflottery





2025 is the year we get our finances back on track, whether you're looking to open a savings account, clear outstanding debt or simply get help and advice – we have you covered!

Leeds Credit Union

Our partners Leeds Credit Union offer **loans** between £250 - £25'000 for a variety of different needs, including debt consolidation, family loans, car loans and funeral loans. The monthly amount can be deducted directly from your wage, with competitive interest rates available and an online loan calculator, so you know exactly how much the cost will be before applying.

Leeds Credit Union also offer **savings** accounts, where your chosen monthly amount is deducted directly from your wage slip. Choose between a **regular saver** (ideal for beginner savers wanting to build regular saving habits), a **Christmas saver** (withdraw between 1st November and 24th December).

For more information, visit www.leedscreditunion.co.uk

Wagestream

Wagestream is a **financial wellbeing app** that gives you access to a toolkit of fair, simple-to-use financial products and services that can help you to feel more in control of - and better rewarded for - the money you work so hard for. Using the app you can access **loans** or open a **savings** account with competitive interest rates, and **stream** a percentage of your wage you've already earned before payday to budget, pay for bills or take advantage of time-limited sales and discounts – <u>www.york.nhs.uk/wagestream</u>

Cash Health Plans

Staff Benefits have teamed up with Simply Health to offer you their Corporate Health Plan, which allows you to **claim your money back** towards everyday health treatments such as optician appointments and glasses, dental treatments and body maintenance such as physiotherapy, podiatry and much more, (up to the annual limits). Find our more information here – www.york.nhs.uk/simplyhealth

Get Financial Help and Support

We also have our very own **Financial Wellbeing programme**, which includes a wealth of information from local councils, food banks, debt help charity's and more to help guide and support you on your financial wellbeing journey. www.york.nhs.uk/Financial-Wellbeing-Programme

Stretch your pennies further!

Yorbay

Looking to dispose of unwanted clothing, furniture, toys or any other items? Don't throw them away, sell it on YORbay! A designated place you can recycle any unwanted items and sell/ give them away to other staff members. Its easy to use and can help others find love in the items you no longer need, while getting them at a cheaper price. www.york.nhs.uk/yorbay

School Uniform Swap

We recognise that school uniform can be expensive, especially in the current financial crisis. To support staff, we are pleased to announce the launch of the Staff Benefits School Uniform Swap! An online Facebook group, where staff can give away/ exchange or sell their children's old school uniforms to other staff members.

www.york.nhs.uk/schooluniformswap

Staff Benefits Site Visits 2025

Where can you find us?

4th March - York 12th March - Bridlington 18th March - Selby 19th March - Malton 26th March - Scarborough 9th April - Hull 30th April - York 1st May - Scarborough 26th June - Bridlington 1st July - Selby 3rd July - Malton 10th July - Scarborough 17th July - York 20th August - Hull 1st October - Bridlington

Key: Drop In Cycle Event Summer Fair Christmas Market

21st October - Selby 22nd October - Malton 5th November - Hull 2nd December - York 3rd December - Bridlington 4th December - Scarborough

7th October - York 15th October - Scarborough

Dates are subject to change









Salary Sacrifice The Facts



Are you currently in a Salary Sacrifice agreement? Or are you thinking about joining one in the future? Here's our list of the most popular frequently asked questions



"What happens if I leave the Trust when I'm in a salary sacrifice agreement"

Firstly, you need to inform payroll at the earliest opportunity to understand your options (you can do this up to three months before you leave), this is especially important if you have a lease car!

When you leave, please ensure your line manager completes the relevant HR forms and informs payroll of your leaving date as soon as possible.

"I'm employed on a bank contract, can I enter into a salary sacrifice scheme?"

Sadly no, as the schemes require staff to sacrifice part of their salary in return for a benefit, if you are a bank worker your monthly salary cannot be guaranteed to cover a salary sacrifice.

"How much do you have to earn to be accepted?"

There's no 'official' figure when it comes to earnings, however a salary sacrifice scheme must not reduce your pay to below the National Living Wage. This will take into account any other deductions made from your wage including any existing salary sacrifice's, student loans etc. that you have in place. In the circumstance the amount deducted will bring you below NLW. we will need to decline your application.

Page 9

"Will my pension be effected?"

If you are a member of the NHS pension scheme, then having a salary sacrifice will reduce your pensionable pay. This means that you will pay less pension contributions from your salary, providing you with a saving on the salary sacrifice amount, but also means that you will accumulate slightly less pension benefits for your retirement while you have the salary sacrifice deductions.

"What is a Salary Sacrifice, how does it work and what are the benefits?"

Salary sacrifice schemes provide staff with an excellent opportunity to gain a benefit (benefit in kind) whilst making substantial savings by agreeing to 'sacrifice' (or give up) a portion of salary in exchange for a benefit.

When you join a salary sacrifice scheme you sign an agreement to vary your terms and conditions relating to pay. Savings for basic rate taxpayers can be as high as 38% and for higher rate taxpayers as much as 48%. Your savings are made because you pay less PAYE (income tax), National Insurance and Pension contributions.

A good example of this: An employee earning £20,000 per annum joins the Cycle to Work Scheme and orders a bike for £1000. For the next 12 months, the employee agrees to sacrifice that £1000 (in 12 installments of £84, deducted directly from their wage slip) and therefore effectively earns £19,000 for the next twelve 12 months and consequently pays less tax, NI and pension

"What benefits are available through salary sacrifice?"

- Family car leave scheme
- Cycle to work scheme
- Home electronics scheme
- Buying and selling of annual leave scheme



Find out more

Find out more about our Salary Sacrifice schemes and what's available by visiting our website www.york.nhs.uk/salarysacrifice



Buying and Selling Annual Leave Scheme 2025 -2026

Purchase up to one contractual week of additional annual leave via salary sacrifice and pay directly through your salary over a 12 month period. Alternatively, sell up to a weeks holiday in exchange for extra income*

Applications Open
1st January
Applications Close
31st January

Application form and guidance can be found on the Staff Benefits website wwww.york.nhs.uk/buy-sell-annual-leave

*Terms and conditions apply, all applicants are expected to read the full guidance before applying. Applications will not be accepted past the scheme deadline





Spotlight on Discounts and Offers

Seven Coffee House

Scarborough

10% off excluding afternoon tea and other offers.

A small family run cafe in Scarborough based on York Place (dog friendly).

Please show your ID badge to redeem offer

Stephen Joseph Theatre

Scarborough
20% off all SJT shows
Please show your ID badge to redeem offer.

Call the box office on 01723370541 or visit www.sit.uk.com

The Recharge Hub

York

20% off all Wellness Treatments and Discounted Monthly Gym Membership (£35 instead of £40) The Recharge Hub is a new fitness and wellness facility on Kettlestring Lane in Clifton Moor, York. Please show your ID badge to redeem www.therechargehub.co.uk

The Sound Healing Sister

Scarborough

10% discount on 1:1 sound healing sessions and 1:1 singing bowl massage sessions held in the treatment room.

Please show ID badge to redeem. Email

thesoundhealingsister@gmail.com

The Pamper Lounge

York

15% off all services, Thalia is a skilled beauty therapist with years of Industry experience. From luxurious Elemis facials to relaxing massages, based at Redmayne Lodge in Strensall.

Please show your ID badge to redeem.

https://tinyurl.com/PamperLounge

Slimming World with Corinne

York

Free enrolment at participating groups (saving of £10 on night 1) if not eligible for the 12 weeks free with CYC.

Please show your ID badge to redeem

Email sw.corinne@outlook.com

Spotlight on Discounts and Offers

Evolve Mortgages

Independent Mortgage advisors with a **fee free** service. We are offering all offering all staff a **£50 voucher** of their choice for every mortgage product taken with Evolve until the end of March. We will also offer a further **£50** for a referral of a friend or family member during this period too.

- Is you mortgage product due to run out in the next 6 months?
- Are you concerned at what your next mortgage payment could look like?
- Are you concerned that all your housing costs have escalated so much recently?
- Would you like to know how or what you could do to help you home be more energy efficient and save you monies each month.

Our experts can help you look at all these areas and more, to ensure that you get the right advice sooner rather than later so you are prepared for your next mortgage product, and help you find the very best one to suit your needs.

We can also help you look at your property to see what can be done to help you become more energy efficient, looking at all things during the assessment to not only help with your costs now but how you can become more efficient in the future and save more monies.

We look at your financial resilience in all areas with the aim to help you save monies, and have a more cost affective, suitable mortgage product to match your needs.

All this service is free, so please book for your free review to take your first steps – www.evolvefs.com/nhs-york



How we communicate with you

Stay up to date with our latest schemes, events, discounts and offers!

Follow us on social media

Follow us on Facebook (<u>Staff Benefits YHFT</u>) and Instagram (<u>@StaffBenefits</u>) for daily updates on our schemes, offers and discounts.

Staff Benefits Champions

Join our mailing list to be the first to receive time limited offers and discounts along with regular updates on our up and coming events and goings on.

Staff Benefits Website

Don't forget to regularly check back on our website for updates on your Staff Benefits Package!

Got a question?

Email us yhs-tr.staffbenefits@nhs.net with all your Staff Benefits and Wellbeing related queries.