Empowering our people
to do their best work

Lift Schools

Staff benefits

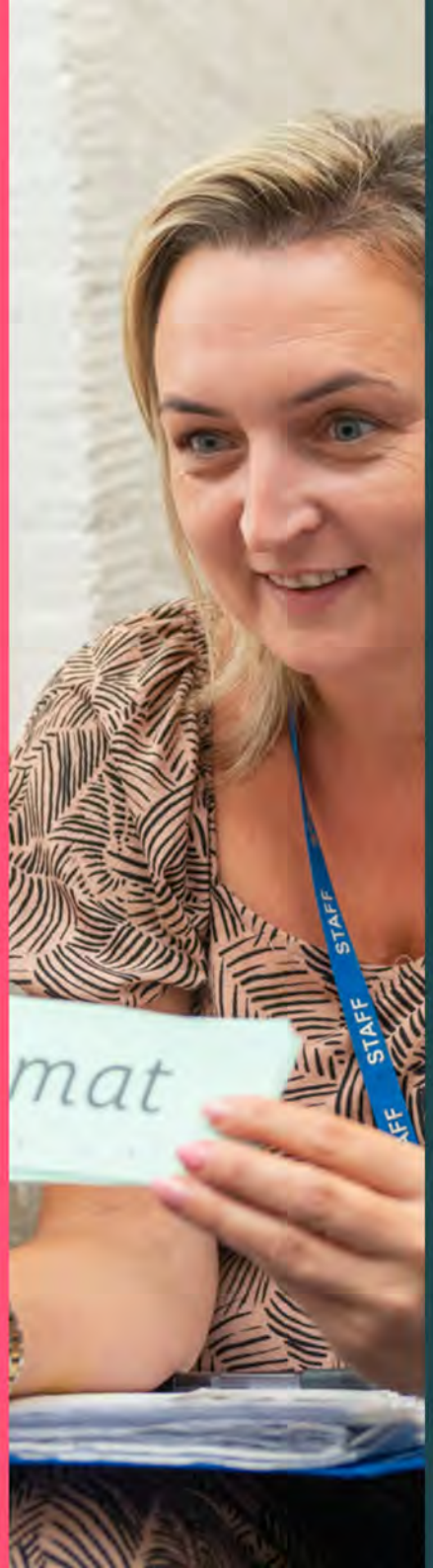
Lift Schools' mission is to provide an excellent education to every child, in every classroom, every day.

With excellent leadership and teaching in every school, we will help children go on to lead successful and happy lives.

To support all our staff to achieve our goals, you'll find more at Lift Schools. More opportunities, so you can forge your own path. More care and support, so you can prioritise what matters most. More purpose, for you and for the children we are inspiring.

And... That's why we have developed a comprehensive staff benefits package offering more flexible benefit schemes and offers.

This booklet will give you information about the range of benefits you can access. It will also direct you to where you can find more information about each benefit, so that you can understand the detail and any tax implications that may apply.



A quick guide to benefits offered with Lift Schools

Automatic benefits with Lift Schools:

- Employer funded healthcare scheme
- Teachers' Pension and Local Government Pension scheme

Optional benefits:

- Career development
- Lifestyle savings
- Employee assistance programme
- Financial advice

Optional benefits once you have successfully completed your probationary period:

- Affordable loan scheme
- Cycle to work scheme
- Electric vehicle scheme
- Gym membership
- Home electronics and mobile phone scheme
- Online bike shop scheme
- Salary advance scheme
- Travel & leisure scheme

Lift Schools | Benefits helping you discover a world of possibilities and opportunities.

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Career development

Stronger progression

Career development

We strive to create an environment where people can grow and flourish, and can focus on delivering the best outcomes for our children. Everyone is supported to plan their professional growth and own their development, taking advantage of our growing learning offer. Creating plan to help you plot your own development and future career - whether you plan on staying in your existing role, or trying something new - is actively encouraged. It helps you to look ahead and focus your thoughts when having conversations with your manager or coach.

We are **one of the largest networks of schools in England**, and our network approach, alongside our centralised support and development offer, allows you to meaningfully develop your career.

We will achieve excellence together, stretching and empowering you to have the greatest impact across our network.

We provide access to a strong Professional Development offer. Our programmes encompass learning opportunities to meet everyone's needs and preferences, from formalised inputs and 'access anytime' online courses, to opportunities for coaching and peer learning, as well as collaborative and experiential learning. Our Leadership Excellence Framework is a core artefact for leadership reflection and development at Lift Schools. It is designed to support colleagues at all levels of career stages, and across all job families of the organisation. It codifies what we believe to be the foundations of leadership excellence, and what competence looks like in each of these dimensions. Our offer links to the LEF so that colleagues can clearly see which opportunities will meet their needs.

Empowering our people to do their best work

Finance support

Healthier finances

Funded healthcare

UK Healthcare™
Looking after every body

Our health cash plan provides cover towards the costs of a range of everyday **healthcare expenses:**

- **Dental:** Includes check ups, fillings, hygienist fees, x-rays and dentures.
- **Dental trauma:** For dental injury as a direct result of accidental impact.
- **Optical:** Includes eye tests, glasses, contact lenses, repairs and laser eye surgery.
- **Health screening:** Includes well man/woman and all screening that helps prevent an illness.
- **Specialist consultation:** Covers diagnostic consultations and tests recommended by your GP.
- **Physiotherapy/Osteopathy/Chiropractic/Acupuncture:** Covers treatment by a registered practitioner.
- **Complementary therapies (Homeopathy/Reflexology/Aromatherapy/Remedial Massage):** Covers treatment by a registered practitioner following GP Referral.
- **Chiropody:** Covers treatment by a chiropodist or podiatrist.
- **Hospital in patient:** A nightly allowance for any NHS or private hospital admission.
- **Day case:** A daily allowance for day care admissions.
- **Hospital parental stay:** A nightly allowance for one parent accompanying a child.
- **Prescriptions:** A number of standard prescription items that can be claimed.
- **Qualified nurses:** On hand to offer advice on a range of medical or health related issues.
- **Confidential counselling helplines (EAP):** Comprehensive telephone helplines available 24/7 offering practical information and emotional support. Our counsellors work within the BACP's ethical framework.
- **Legal advisors:** Offering information and guidance on a whole range of topics including property, probate, tax and other private legal concerns.

Worldwide cover: Your benefits extend to trips abroad.

- **Up to 25% gym savings:** Includes health club, leisure centre, bootcamp, or yoga studio options.
- **Personalised app:** Helping track your wellness and improve your mental health.
- **Network benefits:** Provides access to online discounts at various retailers and service providers.

Employees may add cover free of charge for up to

4 children

(in full time education) until the age of 24. Each child will receive a separate additional benefit package that mirrors the level of the parent. Check the UK Healthcare website.

Teachers' Pension

Teachers' Pensions

One of the great benefits of a teaching career is a secure pension that helps you save for the future, with the teachers' pension scheme being among the **most generous in the country**, featuring key benefits such as an

employer contribution of

28.6%

Here are the top things to remember when it comes to understanding the benefits of your teachers' pension:

- The teachers' pension scheme is a **defined benefit** scheme based on your annual pensionable earnings, re-valued each year, rather than a scheme reliant on how investments perform.
- It provides you with an income for your retirement and you can even take part of your pension as a tax free lump sum when you retire.
- You and your employer pay contributions towards the cost of your pension. So it's a great way to save for your future and also pay a little less tax every month, as you're taxed on your salary after your pension contribution has been taken.
- Your pension benefits are for you and your loved ones. It doesn't belong to your employer and it doesn't belong to the government.
- As long as you're in eligible employment your pension stays with you, wherever you go throughout your teaching career.
- You can see what pension benefits you've built up at any time with your online benefit statement and can work out how much pension you'll receive at your chosen retirement date. For more detail go to: **www.teacherspensions.co.uk**

Once you start teaching you are contractually enrolled into the scheme from day one and your temporary Teachers' Pensions number becomes permanent.

Local Government Pension Scheme

lgps

The LGPS is one of the largest pension schemes in the UK. It is a **defined benefit** pension scheme which means your pension is based on your salary and how long you pay into the Scheme. Your pension is not affected by how well investments perform. The LGPS provides you with a secure and **guaranteed income every year when you stop working**.

Secure benefits the scheme provides you with a future income, independent of share prices and stock market fluctuations.

At a low cost to you with tax-efficient savings.

And your employer pays in too the scheme is provided by your employer who meets the balance of the cost of providing your benefits in the LGPS.

What kind of scheme is it?

The LGPS is a tax approved, defined benefit occupational pension scheme which was set up under the Superannuation Act 1972 (but, in the future, scheme rules will be made under the Public Service Pension Schemes Act 2013). The LGPS was contracted out of the State Second Pension scheme (S2P) until 5 April 2016; from 6 April 2016 the 'contracted out' status ceased to exist for all pension schemes due to the introduction of the single tier State Pension. The LGPS meets the government's standards under the automatic enrolment provisions of the Pensions Act 2008.

The amount of pension you earn in a scheme year is worked out each year and added to your pension account. The total amount of pension in your pension account is revalued at the end of each scheme year so your pension keeps up with the cost of living. The LGPS is very secure because the benefits are set out in law.

A 'defined benefit' pension is not impacted by how well investments in the market have done like a more regular 'defined contribution' pension otherwise would, therefore most people will have better financial outcomes. It offers you better income security for life (throughout retirement).

Affordable loan scheme

Salary Finance has been introduced to give employees everything they need to improve their financial wellbeing. From feeling more in control of their money, to building savings for the future and having access to a fair way to borrow - we think Salary Finance offers employees everything they need for a better (financial) life.

Salary-deducted loans:
Borrow between
£2,000 - £25,000.

You don't need to worry about late fees or remembering repayment dates. The same fixed amount will automatically be deducted from your salary every month.

You can choose to pay off your loan early or to make single lump sum payments to reduce your outstanding loan balance at any time. There are no changes for early repayment. A free loan eligibility checker shows you how much you can borrow before you go ahead with an application - with no impact on your credit score.

Salary Finance

Salary advance

Providing employees with access to earned pay when it is needed. The advance benefit enables employees to access **up to 30% of earned pay in a month** for a small fee of £1.69 per request which is simply deducted from your next paycheck on payday. Find out more by visiting the Vivup portal.

Financial Wellbeing Hub

Simple, jargon-free financial education to help you feel confident in money matters with all the information you need, from getting on top of debt to saving for your future:

- Free financial health checks reveal how well you're managing your money and recommend some next steps
- Set your financial goals and Salary Finance will share the most relevant content to suit you
- Tools and calculators do all the number-crunching for you.

An introduction to Wesleyan's services for Lift Schools members

WESLEYAN

Wesleyan is a financial services mutual providing specialist financial advice to the education sector. We've been helping our customers for over 175 years.

We aim to build life-long relationships with our customers, providing specialist financial advice at every stage of their life – from graduation to retirement and beyond.

Wesleyan Financial Consultants work closely with their local schools to deliver important information to help school staff appreciate their pension scheme benefits, and make informed financial choices for their future.

Expert individual advice and planning on areas including:

- Teachers' Pension Scheme (TPS)
- Local Government Pension Scheme (LGPS)
- Your choices at retirement
- Tax implications pre/post retirement
- Lifetime and annual allowances
- Savings and investments
- Mortgages
- Protection
- Insurance

Free workplace visits to promote staff financial wellbeing:

- **TPS/LGPS presentations** – overview of scheme benefits and options, suitable for all staff
- **Teachers' preparing for retirement seminar** – for those considering or approaching retirement
- **Pension Taxation Briefings** – overview of potential tax implications (annual and lifetime allowance) for higher earning members with longer service in TPS/LGPS
- **In-school surgery days**

What Wesleyan can provide for Lift School members:
Our financial consultants work with their local schools and colleges throughout the UK to help staff make informed choices about their financial wellbeing. Our services are provided without fee or obligation.

To access links to your pension scheme provider; calculate your benefits, read useful articles and news updates, or to request an appointment with your local Wesleyan Financial Consultant - visit: www.wesleyan.co.uk/moneymatters

Financial advice:
retirement planning • investing • funding • insurance

Advice is provided by Wesleyan Financial Services Ltd.

'WESLEYAN' is a trading name of the Wesleyan Group of companies.

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Empowering our people to do their best work

Salary purchases

Monthly tax-efficient instalments

Vivup...

As a Lift School employee you can start saving straight away, with lifestyle savings and instant discounts from hundreds of well known retailers.

Access the Vivup app

Cycle to work scheme

The Cycle to Work scheme is a tax-exempt Government initiative where employers can loan bicycles and eligible cycling safety equipment to eligible employees for their commute to work through a salary sacrifice arrangement over 12 or 18 months.

We offer a **generous limit** on the value of equipment ordered per employee, this amount can be checked by logging into your Vivup account. You can also add on any necessary bike gear within the same order.

How can this benefit you:

- Salary sacrifice scheme (affordable, monthly salary reductions over a period of time and no credit checks)
- Reduce carbon footprint
- Beat the traffic queues
- Get fit and healthy
- Savings on Income Tax and National Insurance if applicable.

Online bike shop scheme

Order any bike directly through the Vivup portal or through participating Cycle to Work bike dealers directly. Take ownership of goods after seven days of receipt.
How can this benefit you:

- Bikes for the whole family
- All products outside of Cycle to Work Scheme limitations
- Healthier finances, through monthly instalments paid direct from your salary.

Tusker car scheme

Tusker is an award winning carbon neutral company who provide an **affordable way to drive an electric vehicle** via a salary sacrifice car scheme. It is one of the most affordable ways for employees to drive a brand new, fully insured and maintained car for a fixed monthly amount (by way of salary sacrifice).

The salary sacrifice element means that you will save both PAYE and National Insurance contributions against the cost of a new car.

You will also save the relevant pension contributions but you should be aware that this can affect your retirement pension.

Your Car Benefit Scheme in partnership with Tusker can do all of that and more. Subject to eligibility (see Tuskers FAQ's, point 1.5) you can choose a car from all the leading manufacturers and every car comes complete with:

- Routine maintenance and servicing
- Fully comprehensive car insurance
- Breakdown cover (UK & European)
- Replacement tyres
- Lifestyle protections

Home electronics & mobile phone scheme

Order home electronic goods including mobile phones directly through the Vivup portal. Take ownership of goods after 7 days of receipt. How can this benefit you:

- Discounts on a **wide range of goods for your home**; from tech, furniture, baby and beauty products to sport and leisure.
- Healthier finances, through monthly instalments paid direct from your salary.

Travel & leisure scheme

TRAVEL SCHEME by inspire

It's no secret that getting away from it all, even for a couple of days, can do wonders for your mental and physical health. Whether you need a holiday or just a great experience such as a night out at the theatre the travel and leisure scheme enables you to get away and re-charge by spreading the cost of a holiday or experience the easy way by a monthly reduction in your salary, with no credit checks.

Whether you enjoy soaking up the sun, doing something active or experiencing a spot of culture, our travel partner has something for everyone with **over 90 providers** available to choose from including STA, TUI, Kuoni and Expedia. The travel and leisure scheme gives you the choice of flights, accommodation, music festivals, cruises or theatre tickets plus much, much more!

How can this benefit you:

- Book holiday now with monthly salary reductions over 12 months
- No deposit
- Complete financial protection with trips that are ABTA and ATOL.

Empowering our people to do their best work

Lifestyle discounts

Even more savings

Lifestyle saving schemes

Voluntary discounts (not through payroll) which are integrated into the vivup platform allowing you to access a discounts across hundreds of retailers at the point of purchase as well as other specially chosen discount options to support your health and wellbeing.

How can this benefit you:

- A wide range of **discounts** (**830+**) covering the activities and things you buy most often allowing you to save on everyday purchases.
- Products and offers that you would not normally have access to are available to support your health and wellbeing.

TESCO
M&S
airbnb
Disneyland Paris
Sainsbury's
Argos
Boots
asos
ASDA
John Lewis & Partners
PRIMARK
H&M
Currys
IKEA
vue
Uber Eats

Gymflex

GYMFLEX
HEALTH CLUB MEMBERSHIP

Our gym membership benefit enables you to enjoy **discounted membership at over 3,000 participating clubs** across the country.

With such a wide selection of gyms, health clubs and yoga studios to choose from, you're sure to find the right location to suit your personal needs and fitness goals. Simply find your nearest gym with GymFlex and create an order through the Vivup portal.

Lift Schools

Visit our website:
liftschools.org

We will provide an **excellent education** to **every child**, in **every classroom**, **every day**.

liftschools.org