



Improving lives of people with sight loss



# Employee Benefits Handbook

## Giving You Something Back

[www.vistablind.org.uk](http://www.vistablind.org.uk)

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## An Overview

Welcome to Vista's Employee Benefits Handbook. Vista is committed to your overall health and well-being, and we're pleased to offer a quality, competitive benefits package that provides valuable health care, financial and lifestyle options for you.

Your benefits are a significant part of your rewards at Vista, and it's your responsibility to make sure you understand them and use them wisely. This easy-to-use handbook, which features important information about our health and welfare benefit plans, is designed to help you do just that. We encourage you to refer to it throughout the year, so you can make smart choices that help you and your family work, play and live well.

## Staying Up To Date

The benefits information in this handbook will be updated from time-to-time, as necessary. When that happens, you'll receive a notice of what's changing and when. Be sure to keep any updates with this handbook for easy access.

## Helping You With Your Health

### Dental Care

Once you have completed your six month probation period at Vista, you become eligible to claim for Dental Care costs for check-up and treatment. You can claim up to a value of £45 in a single year. The year runs from April – March.

To take advantage of this benefit, you will need to submit a claim form together with a receipt from your dentist showing the address of the practice concerned, your name, the date of treatment and the total charge for treatment. The cost of your treatment, up to the value of £45, will then be credited to you within the next pay period.

Please note that any health claims must be submitted to the HR department within 13 weeks of the date of treatment, in order to be reimbursed.

**A Health Benefit Claim Form can be found as an insert in this handbook, and can also be found on Vista's server under HR Forms.**



## Optical Care

Once you have completed your six month probation period, you become eligible to claim for Optical Care costs for check-up and treatment. The year runs from April – March.

HSE guidelines state that “any employee, who habitually uses DSE as a significant part of their normal day to day work, is entitled to ask their employer to provide a full eye and eyesight test by an optometrist or doctor”.

As a sight loss charity, we wish to go above and beyond what the HSE recommends and offer eye tests for all, in order to promote healthy eyes. Vista has introduced Eye Care Vouchers as a simple and flexible way of ensuring you receive this benefit.

In addition to an eye test, Vista will assist you with the cost of spectacles if your optician decides you need these specifically for VDU use.

The scheme allows you to choose the most convenient optician from a network of more than 7,000 across the UK, including all major high street chains and the majority of local independents.

### How do the vouchers work?

- 1)** When you need to get your eyes tested, please contact the HR Department for an Eye Examination Voucher – this voucher will pay for the full cost of your eye examination and is accepted at 96% of opticians across the UK.

When booking your appointment, you should check that your optician accepts the Eye Examination Voucher and that you intend to use the voucher as method of payment before the examination.

- 2)** The optometrist will record the results of your eye examination on a VDU Certificate of Recommendation – these results will determine whether you require and are eligible for a pair of basic lens spectacles, specifically for VDU use.

Please ensure the certificate is signed and stamped, and that you receive two copies. One copy must be given to the HR Department and the other copy should be kept for your records.

**3)** If Box A or B is ticked on the Certificate of Recommendation, you do not require VDU spectacles. If Box C or D is ticked, we may provide you with a Spectacles Voucher to cover the cost of basic frame and prescribed lenses – legislation does not cover tinted lenses or other extras.

**For further details or to request an Eye Examination Voucher, please contact the HR Department on 0116 249 8805/8864.**

## **Therapeutic Support**

Once you have completed your six month probation period, Vista offers payment towards any therapeutic support you may require. Therapies such as Physiotherapy, Acupuncture, Osteopathy, Chiropractic Treatment and Homoeopathy up to the value of £120 per treatment will be reimbursed to you in a single year. The year runs from April – March.

To claim, you must submit confirmation from your doctor stating the type of treatment recommended. Please note that claims will only be paid if the treatment is carried out by a registered Physiotherapist, Acupuncturist, Osteopath, Chiropractor or Homeopath.

To take advantage of this benefit, you will need to submit a claim form together with a receipt from your registered practitioner, which verifies the address of the practice concerned, your name, the date of treatment and the total charge for treatment. The cost of your treatment will then be credited to you within the next pay period.

Please note that any health claims must be submitted to the HR Department within 13 weeks of the date of treatment, in order to be reimbursed.

**A Health Benefit Claim Form can be found as an insert in this handbook, and can also be found on Vista's server under HR Forms.**

## Medical Consultations

Once you have completed your six month probation period, Vista will assist with the cost of consultations with a Consultant Physician up to a maximum cost of £200 in a single year. The year runs from April – March.

In order to claim, your General Practitioner (GP) must recommend a referral to a Consultant, Physician or Consultant Surgeon who holds an appropriate qualification.

All claims must be submitted to the HR Department within 13 weeks of the date of consultation, in order to be reimbursed.

**A Health Benefit Claim Form can be found as an insert in this handbook, and can also be found on Vista's server under HR Forms.**

## Life Assurance Scheme

Vista provides all employees with Life Assurance Cover from your first day of employment with Vista, up to the age of 70.

The Vista Group Life Assurance Scheme provides your family with valuable financial protection in the event of your death whilst you are employed by Vista. In this event, a payment of twice your annual salary would be made to the person or persons you have nominated.

You will have been given a Life Assurance Nomination Form that allows you to indicate whom you would like the benefit to be paid to. If you wish the benefit to be paid to more than one person, the form allows you to express what proportion you would like the benefit divided into.

As a benefactor it is your responsibility to inform Vista of any changes in personal circumstances, which affect the way in which your benefit is paid and to whom it is paid.

**If you have not completed a Nomination Form and would like to do so, or if you would like to update your nomination details, please contact the HR Department on 0116 249 8805/8864.**

## Flu Vaccination Programme

At the beginning of autumn each year, Vista arranges for a qualified nursing service to give a flu vaccination to all front-line staff to help provide immunisation for the whole flu season.

As well as providing peace of mind to staff in these services, the Flu Vaccination Programme is an important part of Vista's wider preventative duties in relation to infection-control.

The vaccinations are available to staff working within the Residential Homes as well as front-line staff in Community Services.

**Plans for the autumn Flu Vaccination Programme are confirmed each summer, and staff will be notified of the arrangements being made at that time.**

## **Employee Assistance Programme**

This service from Paycare is open to all Vista employees who have completed their six month probationary period of employment.

### **The service includes:**

- **Unlimited access 24 hours a day, 365 days a year**

- **Independent and Confidential Counselling Service**

Qualified counsellors provide support and practical help in dealing with stressful situations, including bereavement, alcohol or drug abuse and family problems. If after telephone counselling, the counsellor decides that you require additional support, Vista will pay for up to six face-to-face counselling sessions.

- **Legal and Tax Advice**

A professional advice team is on hand with extensive legal knowledge. Specialist advisors can also assist with personal tax problems.

- **Health and Medical Information**

Provides information on health and fitness and non-diagnostic advice on medical matters.

- **Domestic Assistance**

Emergency help or repairs from a national network of approved contractors can be arranged if you have a domestic emergency in your home such as a burst pipe, blocked drain, broken window or building damage.

**You can contact the Paycare Counselling Helpline on 0117 933 0633. If you require further details about Paycare, please contact the HR Department on 0116 249 8805/8864.**

## Bupa Anytime HealthLine

Whatever your health query, you can call the Bupa Anytime HealthLine (24 hours a day, 365 days a year) and receive up-to-date health information from fully qualified Bupa nurses, in full confidentiality.

**Please note** this is a non-diagnostic service which provides expert information and guidance on appropriate next steps.

### Support includes:

- Up-to-date information about a range of conditions.
- Help in taking a more proactive role in your health, for example stopping smoking, weight control and other lifestyle programmes.
- Impartial information on the risks and benefits of different therapies and treatments.
- Guidance and support on health issues such as heart disease, asthma and other long-term conditions.
- Help in communication with your doctors during visits and appointments.

**You can contact the Bupa Anytime HealthLine on 0845 602 0273. If you require further details about the HealthLine, please contact the HR Department on 0116 249 8805/8864.**

## Your Lifestyle Options

### Childcare Vouchers Scheme

Vista is partnered with Busy Bees Benefits to provide you with the opportunity to obtain help with childcare through its salary sacrifice Childcare Vouchers Scheme.

### How do the vouchers work?

You can choose to deduct up to £243 from your salary each month in exchange for the same amount of child care vouchers. This is taken directly from your wages before tax and National Insurance, meaning you pay less.



Vouchers are then placed into your online Busy Bees Benefits account to be paid directly to your childcare provider. Payments can be scheduled or you can pay manually.

### **Benefits of the scheme:**

- Use the vouchers to pay for any registered childcare.
- Save up to £933 per parent each year by exchanging up to £243 per month from your salary.
- Both parents can join their employers' scheme, potentially doubling savings of £1,866.
- Use the vouchers to pay for nurseries, child minders, play schemes, pre-schools, nannies, before and after clubs and more (this does not have to be a Busy Bees Nursery).
- Parents using Busy Bees childcare vouchers in a Busy Bees Nursery receive an additional 5% credit on top of their voucher value.
- Emergency childcare - when sudden childcare issues arise, Busy Bees childcare voucher users can access the use of over 220 Busy Bees Nurseries by simply paying for the time your child spends at the nursery.
- Discounts – As childcare voucher users, you automatically get free access to exclusive discount cards via your online account. Offers range from high street and online stores, helping to make savings on lifestyle costs.

**To sign up to the Childcare Voucher Scheme, please log into [www.bblogin.com/Register/ERBWSKBA](http://www.bblogin.com/Register/ERBWSKBA) using password Dong65**

The online portal will take you through several easy steps, giving you overall control of how to manage your money and your child care costs.

**You will find details of the Childcare Voucher Scheme around your place of work, or please contact the HR Department on 0116 249 8805/8864.**

## Gym Memberships

Vista has partnered with some local gyms and health clubs across Leicester and Leicestershire to offer you discounted corporate membership.

**For an up-to-date list of health centres, terms of membership and rates available, please see the Gym Membership and Health Clubs insert within this handbook, or contact the HR Department on 0116 248 8805/8864.**

## Ride-to-Work Scheme

Cycling is one of the UK's most popular activities. Vista has partnered with Evans Cycles Ride-to-Work, a leading provider of the Government's Cycle to Work Scheme, which uses tax incentives to give you great savings across a range of bikes, clothing and accessories.

As well as being a more environmentally friendly way to travel, which makes you fitter and healthier, cycling to work saves you the cost of fuel, vehicle maintenance and parking.

Whether you just want a new bike, are looking to get a bike with accessories, or perhaps simply need some new kit for your commute – you can get it all with a Ride-to-Work Certificate. You can request a certificate for as little as £100 with all the tax savings on a huge range of bikes, clothing and accessories.

### So how does it work?

Through the Evans Cycles Ride-to-Work Scheme, Vista will hire a bike of your choice for you through salary sacrifice, where you simply give up part of your salary to pay for the bike and will not be taxed on it.

After 12 months, you can either pay off the remaining amount to buy the bike, or extend your agreement at the end of the period free of charge with Evans Cycles with no more monthly payments.

Employees that use the Ride-to-Work Scheme can save up to 42% on a new bike, as well as receiving up to £60 worth of free accessories.

Items such as locks, reflective clothing, cycling boots, gloves, under-helmet hats, lights, mudguards and puncture kits can all be purchased under the scheme's offering.

For more information on all products and accessories, please visit [www.evanscycles.com](http://www.evanscycles.com) to take a look at the offers that are available to you. The scheme also includes items that are on clearance.

Once you have decided on the items, please take a note of the final cost as this is the amount your certificate will be issued for.

**To sign up to the Ride-to-Work Scheme, please visit [www.evanscycles.com/ride-to-work](http://www.evanscycles.com/ride-to-work), click on "Request your Certificate", and enter Vista's Ride-to-Work account number: HO-CT01738813**

The online portal will take you through several easy steps, giving you overall control on picking your bicycle and how to manage costs.

You will be asked to confirm the name of your employer, enter your personal details including your Vista payroll number, and the total amount you wish a certificate to be issued for. Once this is complete, you will be shown "Pre-Contract Information" - you are advised to read through the document and print for your records, then click "Proceed" to continue.

Once you have completed the online process, you will receive an email to confirm your application. Once your application has been approved, you will be notified by email and sent a certificate for the value that you requested. The certificate can be used in store or online, with the option of free click and collect service (fully assembled) or delivered to your home.

**If you require any further details on the Ride-to-Work Scheme, please contact the HR Department on 0116 249 8805/8864.**

## **East Midlands Chamber of Commerce Discounts**

Vista is a member of the East Midlands Chamber of Commerce, and as an employee you are entitled to a number of discounts across the region, including:

### **AA Breakdown Services**

As an employee of Vista, you are entitled to up to 63% off roadside assistance provided by the AA. This offer is also open and available to your family. Full terms and conditions can be found on the AA insert within this handbook.

**If you would like further information or to take up this offer, please contact the HR Department on 0116 249 8805/8864.**

## In “n” Out Car Servicing

You and your close family are able to benefit from up to 40% off car MOTs and car servicing. Full details of the offers available to you can be found at [www.in-n-out.co.uk/eastmids-cc/](http://www.in-n-out.co.uk/eastmids-cc/)

**You will need to take your Vista ID badge or payslip with you as proof that you are an employee of Vista.**

## Help With Your Finances

### Pensions - Standard Life

You have the opportunity to join Vista’s Group Personal Pension Plan (GPPP) with Standard Life. The GPPP allows you to build up a pension fund that will provide you with a pension in later life.

**Contributions are made into your pension plan from two sources:**

- 1)** You make a monthly contribution from your salary.
- 2)** After your six month probation period, Vista will make a 3% contribution into your plan, provided your own contribution is at least 4% of your gross salary.

### From Day One

You can choose to join the plan immediately by contributing a percentage from your salary each month. This can be a percentage of your choosing.

### Automatic Enrolment (after three months)

By law, Vista must enrol every employee into the pension scheme who is aged between 22 and state pension age, and who earns at least £10,000 per year, or £833 per month, gross (this threshold can change annually). If you meet these criteria, you will be automatically enrolled into the GPPP after three months service with Vista, at the rate of a 4% contribution from your gross salary and a 3% contribution from Vista.

You have the right to opt-out of the pension scheme, but we are obliged to enrol you first. You **cannot** choose not to be automatically enrolled. If you opt-out within 30 days, you will receive a refund of your contribution.

For those who work overtime - please note that if your monthly overtime earnings take your monthly salary above £833 in any one month, this will trigger your automatic enrolment.

**If you haven't already done so and would like to receive a personal illustration from Standard Life, detailing the pension benefits you might expect from the scheme, please contact the HR Department on 0116 249 8805/8864.**

## Mobile Phone Discount Scheme

Vista has partnered with Busy Bees Benefits providers to bring you a salary sacrifice Mobile Phone Discount Scheme, which provides you with a brand-new mobile phone.

You can choose a new handset on one of the excellent 24-month tariffs to suit your individual needs, and you can make savings every month. Unlike other schemes, Busy Bees Benefits do not charge for the cost of the handset and offer a simple end-of-scheme handset transfer.

### The Process

After you have chosen your handset and tariff through a simple online process, your monthly phone bill will be taken directly from your monthly salary, resulting in tax and National Insurance savings on your tariff.

### Tariffs

All tariffs include no handset charge, unlimited minutes and texts, 2GB of data including tethering, 24-month extended handset warranty and no extra charge for 4G network access, as standard. Tariffs start from £28.15 per month, through network provider EE. At the end of the 24 months, you have the ability to buy the handset by paying an additional month's fee (25 months in total).

### Phones

A range of smartphone handsets are available from a variety of brands including Apple iPhone, Blackberry, HTC, Samsung, LG, Nokia and Sony.

### Transfer Phone Number

Your existing phone number can be transferred to your new mobile phone contract. This service is currently not available for Orange customers.



## Additional Benefits

Using the Busy Bees Benefits Mobile Phone Discount Scheme will automatically give you free access to exclusive discount cards via your online account. Offers range from the high street to online stores, helping you make savings on your other lifestyle costs.

**For further information, please contact the HR Department on 0116 249 8805/8864.**

## Clockwise Credit Union

Employees with money worries can be less productive and suffer stress and anxiety which can lead to increased absences. With all the day-to-day costs of living, we understand how hard it is to save, although we know that most people believe it is the prudent thing to do.

To help you with this, Vista has partnered with Clockwise, a friendly community bank committed to providing a wide range of safe and ethical services - including current accounts, flexible savings and affordable loans - to people who live and work in Leicester, Leicestershire and Rutland.

Like pension deductions, money is taken directly from your payroll account before you spend it and therefore it's a much easier way to save.

Similarly, if you take out a loan from Clockwise, your repayments are made directly from the Vista payroll, making repayments more manageable.

When you join, your membership means you become a shareholder and any profits made are returned to you in the form of a dividend on savings.

Just like a bank or building society, Clockwise is authorised and regulated by the Financial Conduct Authority. Your savings are safeguarded by the Financial Services Compensation Scheme.

When you join Clockwise, you are keeping money within the local economy and helping Clockwise to provide affordable financial services to the community. As a responsible lender, all loan applications are assessed based on individual circumstances.

## How does it work?

Vista has taken the step to help you with your financial well-being, so if you wish to join the scheme and become a member, you can contact the HR Department or apply online at **[www.clockwise.coop](http://www.clockwise.coop)**

Clockwise will liaise with Vista's Payroll Department to complete setting up, and the specified savings amount is deducted from your payroll account and paid directly to your new Clockwise savings account.

There is a £4 administration fee to join the Clockwise Savings Scheme, payable by you if you decide to join. You will also be required to purchase one share at a cost of £1 in order to become a shareholder.

**For further information, please contact the HR Department on 0116 249 8805/8864. Alternatively, please contact Clockwise on 0116 242 3900 or visit [www.clockwise.coop](http://www.clockwise.coop)**

**If you require any further details on the benefits and schemes in this handbook, please contact the HR Department.**

**If you require the information in this handbook in an alternative format (e.g. large print, audio or Braille) please contact Vista on 0116 249 0909.**



INVESTORS  
IN PEOPLE

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*Registered charity number 218992*