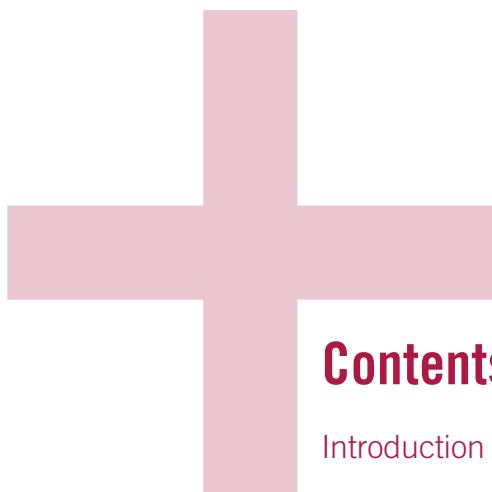


BenefitsPlus





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Introduction

Queen Mary, University of London is always looking for ways to improve your benefits package – we want to make sure it offers you good value and makes the most of your money. At the same time, it is important that the College makes the most of its money by providing your benefits efficiently. That is why we have introduced **BenefitsPlus**.

BenefitsPlus is a smarter way to pay for your benefits. It enables you to reduce the amount of National Insurance (NI) contributions and income tax you pay, thus increasing your take home pay.

It works like this – you agree to give up part of your gross contractual salary equal to any part of **BenefitsPlus**, and the College pays this cost on your behalf. As a result, and depending on the benefits you choose, you no longer have to pay NI contributions and tax (if applicable) on the amount you have given up, and your take home pay increases. The amount you save depends on how much you earn and which parts of **BenefitsPlus** you participate in.

We will still keep a record of your basic salary before **BenefitsPlus**. This will be used for salary related calculations such as pay reviews, overtime and bonuses, as well as death benefits, so they are not affected by **BenefitsPlus**. It will also be the amount used in official letters sent by the College on your behalf such as mortgage letters, loan applications or job references.

This booklet explains how **BenefitsPlus** works in some detail. It also provides further sources of information including Frequently Asked Questions, web addresses for any forms you may need, and contact details if you have further questions.

PensionsPlus

PensionsPlus is a more effective way of paying into the SAUL or USS pension scheme. It is not another pension scheme; it's simply a more effective way of paying into it.

The Scheme in Brief

The same amount of money will go into the appropriate pension plan on your behalf, but it will all be paid by the College. As a result, both you and the College pay less NI.

This is how it works:

1. The College pays an amount directly into the pension scheme equal to your contribution, and adds its own contribution
2. The College reduces your salary by an amount equal to your contribution
3. This means you pay less NI, so your take home pay will actually increase

Five benefits of the PensionsPlus scheme:

1. You pay less NI so your take home pay goes up, without affecting your income tax
2. Any pay reviews, bonuses, allowances and overtime are not affected
3. Your pension still builds up based on your salary before any adjustment for PensionsPlus
4. Death benefits are based on your salary before any adjustment for PensionsPlus
5. Your basic state pension will not be affected

The following table shows how much you can expect your take home pay to increase by participating in PensionsPlus.

Pensionable Salary	USS member savings per year	SAUL member savings per year
£10,000	£59	£56
£15,000	£89	£84
£20,000	£119	£112
£25,000	£149	£141
£30,000	£179	£169
£35,000	£208	£197
£40,000	£238	£225
£45,000*	£201	£184
£50,000*	£31	£30

* NI savings are smaller for higher earners because the rate at which NI is paid by employees is 1% for earnings over the NI Upper Earnings Limit (£43,875 for 2010/11). However, NI rates all increase by 1% from April 2011, so savings for people earning over the NI Upper Earnings Limit will double to 2%.

Example payslips

A USS member earning £35,000 per year making a 6.35% contribution

Without PensionsPlus

Basic Salary	2916.67	Tax	438.38
		NI	228.37
		Pension	185.21
Gross Pay		2916.67	851.96
NET PAYMENT		2064.71	

As a result of **PensionsPlus**, the member increases their take home pay by £208.92 a year.

The example below is based on 2009/10 tax and NI rates and a standard tax code. Actual take home pay will depend on an individual's tax code.

With PensionsPlus

Basic Salary	2916.67	Tax	438.38
PensionsPlus	-185.21	NI	210.96
Gross Pay		2731.46	649.34
NET PAYMENT		2082.12	

Pension contribution remains same - becomes 'negative payment'

NI decreases

Net pay increases

Joining the scheme

If you join USS or SAUL, you will be automatically included in order to benefit from the NI savings. However, you will be automatically opted out if you may be worse off by participating. For example, members that earn less than the Earnings Threshold for National Insurance and members whose pay could fall below the National Minimum Wage by participating in **PensionsPlus**. The College has a Pay Protection Limit, which at £6,600 a year is above the Earnings Threshold and is designed to protect those nearing the threshold. To ensure that you are no worse off, anyone earning below the Pay Protection Limit will automatically be excluded from **PensionsPlus**. If your salary increases over this limit, you will be automatically opted back into **PensionsPlus** with effect from the following month.



ChildcarePlus

The College provides employees with the opportunity to take part in a childcare voucher scheme, known as **ChildcarePlus**. The scheme is managed by Accor Services. This allows those of you with children to give up part of your salary in exchange for childcare vouchers, which can be redeemed against the cost of registered childcare. Childcare vouchers do not attract National Insurance and are free of basic rate tax up to £55 per week (£243 per month, £2,916 per annum).

The Scheme in Brief

The scheme is open to any employee with childcare responsibilities whose income is at least £5,715 (2010/11 NI Earnings Threshold) and above the National Minimum Wage after taking **ChildcarePlus** into account. You can use childcare vouchers as part or full payment of the cost of caring for a child or children. The child must be yours, or must be a child living with you and for whom you have parental responsibility up to age 16, or longer if the child is disabled. The carer you pay must be a registered childcare provider, and they will have to provide a copy of a Local Authority or OFSTED certificate to convert their vouchers to cash.

The scheme runs from 1st August to 31st July. Once in the scheme you will remain a member until you complete an amendment/cancellation form or leave the college's employment. Apart from a lifestyle event, you can only change the value of the vouchers you receive at the beginning of the scheme year (1st August) by completing an amendment/cancellation form. If you want to continue with the same value, then you don't need to do anything.

You will receive your vouchers at the monthly rate you have chosen, and your pay will be reduced by this amount each month. The vouchers will be operated by the Accor Services electronic voucher scheme, full details of which will be sent to you by them when you enrol on the scheme.

You will have access to your electronic vouchers before the end of each month in which the deduction was made. Your pay will be reduced every month by the same amount.

You will be expected to sign up for a minimum of 1 year. If you have a lifestyle event you can leave the scheme at any time by giving 28 days' notice. The effective date in this case is the first day of the calendar month following expiry of the 28-day period. Alternatively, you can leave the scheme at the end of each year (31st July) provided notice has been given to the HR department by the 30th June. Upon receipt of the form in the HR department you will stop receiving vouchers at the start of the following month.

What is a lifestyle event?

Examples of a lifestyle event include:

- Pregnancy
- Death of a child/partner
- Redundancy of a partner
- A change in working hours

Accor Services provide two help lines. The Customer Services Helpline (0845 3304433) is for you and people who provide childcare. It's there to help if you have concerns or questions about using your vouchers, including lost or expired vouchers and payments. The second helpline, called Familylife Solutions, is exclusively for people who have signed up to the scheme. It offers useful help and guidance on a variety of childcare issues. The telephone number is in the Parent Pack you receive from Accor Services.

Joining the scheme

If you wish to enrol on the scheme, complete the application form on the HR website (see page 12). Once the form has been completed and sent to HR, you will have signed to state you have accepted a change to your terms and

conditions of employment. You need to do this so that we can reduce your gross pay and replace it with childcare vouchers.

The College will then enrol you on the scheme with Accor Services, who will contact you with a 'Parent Pack' which contains information about the scheme and help lines, and a 'Carer Pack'. Give the Carer Pack to the person who provides your childcare, because it contains important information for them and the forms they need to complete and return to Accor Services. At the same time, Accor Services will give you details explaining how you administer your account on-line or via the telephone and make payments to your childcare provider.



CyclePlus

CyclePlus is a great way to improve your fitness. If riding to work, or part of the way to work, it is a practical and attractive option for you. CyclePlus enables you to hire a bike over 12 months and save on income tax and National Insurance.

The Scheme in Brief

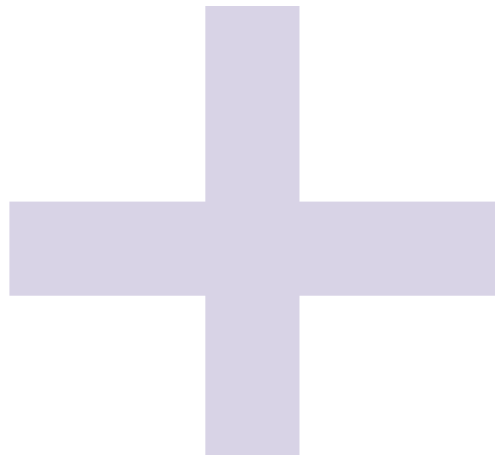
The scheme is operated by Cyclescheme. Cyclescheme is an independent company created to help employers and employees make the most of the Government's Green Transport Plan Initiative. They use local independent bike shops to help supply the right package of bike, accessories and safety equipment with expert advice.

To take advantage of this scheme you should use the bike mainly for journeys to and from work, but this doesn't stop you from using it for fun too. Cyclescheme have over 25 years' experience in the bike trade, with a reputation for friendly and efficient service. Dealing with bike experts gives you the opportunity to purchase the right package for your needs, something you will enjoy using.

If you hire a bike and associated safety equipment through CyclePlus, you will pay less tax and NI. This means that you could save around 30% on the cost of a bike if you are a basic rate tax payer and 40% if you are a higher rate tax payer.

Joining the scheme

1. Visit a Cyclescheme Partner Shop and get a written quote for the bicycle and safety equipment you wish to obtain through Cyclescheme. You may spend a minimum of £200 and a maximum of £1,000 (including VAT) for the bike including bike accessories.
2. When you have your quote, you need to enter your personal details and the bicycle and safety equipment details online by clicking the "Start" button on the Cyclescheme web page at www.cyclescheme.co.uk/9b1f77
3. Before completion of the application, you will need to print the hire agreement, sign the hard copy and forward it to the Payroll and Pensions Manager in Human Resources (please note, no action will be taken until Human Resources receive a signed copy of the agreement). Your employer needs to review your application and if you are eligible, your voucher will be ordered.
4. When you receive your Cyclescheme voucher, phone the bike shop before you go to collect the bike to ensure it is ready. Please take Photo ID when redeeming the voucher in the shop, such as your Queen Mary security pass.





NurseryPlus

To improve your work/life balance and enable those of you with childcare responsibilities to have a wider range of options for childcare, there is a facility for employees to sacrifice part of their salary to cover their fees in the QMUL workplace nursery. This saves you National Insurance and is also free of tax.

The Scheme in Brief

The scheme is open to employees with children in the QMUL workplace nursery and whose income after the **NurseryPlus** payment is at least £5,715 (2010/11 Earnings Threshold). The child must be yours, or must be a child living with you and for whom you have parental responsibility.

You can join the scheme when your child starts at the Nursery, and must sign up for a minimum of 1 year, unless you have a lifestyle event. Once in the scheme you will remain a member until you complete an amendment/cancellation form or leave the college's employment. This will either be by 31st July before the annual scheme renewal date on 1st August, or by giving 28 days notice after a lifestyle event.

Joining the scheme

To join, just ask the Nursery manager the annual amount of the childcare fees, then arrange with your HR Administrator to join the Workplace Nursery Salary Sacrifice scheme. Once in the scheme, the College will reduce your basic salary by an amount equal to your fees and the College will pay the Nursery fee direct.

If you have a lifestyle event, you can leave the scheme at any time from a future date by giving 28 days' notice of this intention. The effective date in this case is the first day of the calendar month after expiry of the 28-day period. Alternatively, you can leave the scheme at the end of each year (31st July) provided notice has been given to the HR department by the 30th June in the same year. Examples of a lifestyle event include pregnancy, death of a child/partner, redundancy of a partner, or change in working hours.

You can get an application form from your HR Administrator or download a copy from the HR website. Once completed, this should be sent to the HR Department. When you sign up to the scheme, the HR department will inform Finance and the Nursery that you have joined.

The maximum amount you can pay via **NurseryPlus** is the cost of your child(s) nursery fees. However, you cannot select an amount that would reduce your remaining pay below the hourly rate of the National Minimum Wage, currently £5.80 per hour (1st October 2009), or reduce your salary below the National Insurance Earnings Threshold.

By entering into **NurseryPlus**, you will receive a lower contractual salary. However, we will still keep a record of your salary before **NurseryPlus**, which will be used for salary increases and the payment of benefits related to salary calculations, so these will not change.



Where to go for help

Your HR Administrator –
Visit qm-web.hr.qmul.ac.uk/contact/contactwho
for more information on who your contact is

Further information about **PensionsPlus** –
www.hr.qmul.ac.uk/benefits/pensionsplus

PensionsPlus FAQs –
www.hr.qmul.ac.uk/benefits/pensionsplus/faqs

State Pension Advice Helpline – Visit
www.direct.gov.uk for more information, or you
can call The Pension Service on 0845 60 60
0265, Monday to Friday from 8.00am to
8.00pm

Further information about Childcare Vouchers,
FAQs and forms – [qm-web.hr.qmul.ac.uk/
workingatqueenmary/Childcare](http://qm-web.hr.qmul.ac.uk/workingatqueenmary/Childcare)

Accor Services – Tel. 0845 330 433 or
www.childcarevouchers.co.uk

Further information about the Cycle to work
scheme – [qm-web.hr.qmul.ac.uk/benefits/
staffbenefits/cycletowork](http://qm-web.hr.qmul.ac.uk/benefits/staffbenefits/cycletowork)

Cycle to work FAQs –
[qm-web.hr.qmul.ac.uk/benefits/staffbenefits/
cycletowork/Cycle to Work FAQ](http://qm-web.hr.qmul.ac.uk/benefits/staffbenefits/cycletowork/Cycle%20to%20Work%20FAQ)

Further information about the Nursery Salary
Sacrifice Scheme, FAQs and forms –
[qm-web.hr.qmul.ac.uk/workingatqueenmary/
Childcare](http://qm-web.hr.qmul.ac.uk/workingatqueenmary/Childcare)

Inland Revenue – Child Tax and Working Tax
Credit Helpline – 0845 300 3900 or
www.hmrc.gov.uk/taxcredits



A-Z of additional Queen Mary Benefits

Generous Annual Leave

The College offers 30 days annual leave (pro-rata if part-time), 8 public statutory holiday days and 4 additional Christmas college closure days

Onsite Banking

Barclays bank is based on the Mile End site. Staff also have access to 3 different cash points connect.qmul.ac.uk/qmandyou/college/On-campus/item1829.html

Onsite Bookshop

Waterstones bookshop is based on the Mile End site

Discounted **BUPA membership**, up to 37%
Contact Steve Mosely, Appointed Bupa Representative, Tel. 0208 913 2800 or 07885 196 465, moselyst@bupa.com

Access to the **Chaplaincy**
www.faith.qmul.ac.uk/about located on the Mile End campus

Contribution Reward Scheme

A scheme to reward staff who 'go the extra mile' through bonuses and salary increases
qm-web.hr.qmul.ac.uk/benefits/contributionreward

Independent **Financial Advisers** Austin Chapel offer advice on all aspects of financial planning. Contact Gary O'Neill, Tel. 01708 220816, gary.oneill@austinchapel.co.uk

Discounted Membership for the onsite **Fitness Centre**; connect.qmul.ac.uk/qmandyou/staff/items/item4513.html

Health & Safety information and training courses available
qm-web.safety.qmul.ac.uk

Library

The facilities available in the library range from book and DVD loans to online journals
www.qmul.ac.uk/qmlearning/library

Onsite **Nursery** at Mile End for staff with children aged 3 months to 5 years at discounted rates www.nursery.qmul.ac.uk

Occupational Health provides advice to all levels of the College qm-web.ohs.qmul.ac.uk

Parking available at the Charterhouse and Mile End sites
www.scs.qmul.ac.uk/parking

Places to Eat

A variety of catering outlets are available at the Mile End and Whitechapel campuses offering breakfast, lunch and dinner options;
connect.qmul.ac.uk/qmandyou/college/On-campus/item1813.html

Interest-Free Season Ticket Loan

The College pays the travel company then reclaims the loan back over 12 months
qm-web.hr.qmul.ac.uk/forms/pay

Staff Development

Opportunities for staff to develop on a personal and professional level, either in-house, externally or on-line. There is also the opportunity for staff to access funding to assist in the costs of their development
www.esd.qmul.ac.uk

Work-life Balance

The College also offers additional leave such as Maternity, Paternity & Adoption leave, Flexible Working, and Sabbatical Leave;
qm-web.hr.qmul.ac.uk/procedures/leavepolicies

Workplace Options offers information and advice in confidence on issues including finance and debt; the law and consumer rights; education, housing, health, childcare and family matters. Free Phone - 0800 243458 (24 hrs a day, 365 days a year)
www.workplaceoptions.co.uk

NB: Some of these websites are internal only, which you will be able to access with your QMUL username and password

This publication has been printed on environmentally friendly material from sustainable sources.

This publication has been produced by the Publications and Web Office – Pub5613

**For further information contact:
Human Resources
Queen Mary, University of London
Mile End Road
London
E1 4NS
Tel: +44 (0)20 7882 3697
email: humanresources@qmul.ac.uk
www.hr.qmul.ac.uk**



Queen Mary
University of London