



YOUR STAFF BENEFITS Are you getting the most from your staff benefits?



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If you would like further information about any of the benefits in this brochure please contact a member of the HR Team.

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We are committed to transparent, fair and equitable pay arrangements. We are a living wage employer, where staff have received the Joseph Rowntree 'real' Living Wage, for which the last review represented a 2.8% increase.

Current legislation requires Cambria to automatically enrol any eligible employees, who are not members of a qualifying pension arrangement, into a pension scheme. TPT Retirement Solutions are the Wales & West Housing Group pension provider of choice.

There are many reasons why your pension is important, whether you are close to retirement or not. We offer a Defined Contribution [DC] Scheme pension with TPT Retirement Solutions.

What is included?

Pension

The scheme has the added benefits of:

- Employer contribution of 4%
- In addition to the employer contributions, all additional fees are paid by the company and all pensions provide for 3 times death in service life assurance cover on completion of the application process
- Additional Voluntary Contributions [AVCs allowing you to make additional payments into your pension.] Please note, the employer does not match your AVC contribution or contribute more.

A contribution is made by the employer of 4% into the DC scheme; in exchange you will sacrifice a lower amount, equivalent to 4% of your salary, totalling 8%.

We assess all staff earnings monthly and will write to you with information about your eligibility for automatic membership, which is determined by wage and earnings. If you qualify you will become a member automatically, however you do have the option to opt out if you wish.

In addition, if you don't meet the automatic enrolment criteria you can still ask to opt in to this scheme to save for your future. We will write to you with more information during your employment.

If you would like further information on our pension scheme, please contact the Payroll & Benefits Team on 02920 415327/ 415359 or visit the TPT website at: <u>tpt.org.uk – members section</u> <u>– scheme resources – single employer scheme – Wales & West</u> <u>Housing Group pension</u>

Creative We want to offer the option for employees to save and/or borrow responsibly. Cardiff & Vale Credit Union [CCU] offer a safe and secure place to save, as well as low cost loans with easy repayment plans and no additional fees.

Please be advised this is available for all staff across Wales.



For more information please visit:

www.cardiffcu.com





From the start of your employment with Cambria you are entitled to **21 days leave per year**, plus the designated statutory **bank holidays. You will also get an additional day of annual leave for each fully completed calendar year (up to a maximum of 5 days)** All our annual leave benefits are calculated on a pro rata basis if you work part-time.

OPTION TO BUY OR SELL ANNUAL LEAVE

On top of your annual leave entitlement, you have the option to buy or sell* additional annual leave (dependent on length of service) giving you an opportunity to fit your time off around your lifestyle.

*Please be aware you will not be allowed to sell holidays if it will leave you below the statutory entitlement of 21 days, or pro rata equivalent, per year.

We want to enable you to balance your working life with other areas in your life, these may include unpaid time off for family and caring responsibilities, charity and voluntary work and time off for the unexpected.

> Sometimes a break from work is needed; this may be to deal with a family situation or a caring need for which time off may be appropriate and beneficial to support you. In the event that you have to deal with the loss of a close family relative, you may be eligible for up to five days paid compassionate leave.

Caring

Charity work

Compassion

People want to volunteer for all sorts of reasons. We offer a variety of volunteering opportunities and our paid volunteer day encourages you to take time out for the benefit of our residents and the communities where Cambria work.

Volunteer days







The Simplyhealth Cash Plan benefit allows you to be more health conscious by taking away some of the financial burdens of health treatments for routine treatments such as dental, optical and physiotherapy, up to a set annual policy limit.

Children are included for free – don't forget to register them, up to the age of 24. All staff are automatically signed up to this benefit.

Simplyhealth essentials include.....



Simplyhealth











£300 Dental accident



£200

Physio/osteopathy/ homeopathy







We know that sometimes it helps to talk when life gets challenging. Your Employee Assistance Programme (EAP) benefit provides you with access to a free confidential helpline, providing 24-hour, 7 day a week support for medical, health and wellbeing advice. It also includes counselling support.

YOUR COVER

Your employer has chosen this policy for you.

Up to four children under the age of 21, or 24 if in full-time education, can be covered for free. Please remember to add your children to the policy for them to be covered.



Please refer to your membership certificate to confirm your cover.	Payback level	Annual limit for each person. Covered children will share an annual limit
Optical Including sight tests, prescription glasses and contact lenses	100%	£75
Dental Including check-ups and treatment, for example fillings, crowns and bridges, hygienist's fees, dentures	100%	£75
Dental accident Treatment to return your oral heatlh to its pre-accident state	100%	£300
Physiotherapy, osteopathy, chiropractic, acupunture and homeopathy	100%	£200
Chiropody/podiatry and reflexology	100%	£50
Diagnostic consultations, tests and scans Consultant's fees for a diagnostic consultation that is to find or help to find the cause of your symptoms, including allergy testing	100%	£300
Health assessment Help towards the cost of a detailed assessment of your health with a nurse, doctor or pharmacist	100%	£100
Prescription charges Prescription issed by a GP or dentist	100%	£20
GP, dietician consultation fees and vaccinations and inoculations	100%	£75
Hospital cover Cash amount when you are admitted to hospital, or staying with your child overnight	100%	£20
New child payment (6 month qualifying period) A payment if you or your partner have a baby or adopt a child	100%	£200
myWellbeing Speak to a GP; discounted membership at over 2000 gyms; counselling services; useful health info more. These services can be accessed via your online account at www.simplyhealth/co.uk/registe		
European cover You'll receive these benefits (excluding Employee Assistance Programme) for stays of no longer than 28 days, wherever you are in the EEA and Switzerland.		

40UR **LEARNING AND DEVELOPMENT**

Learning and development is an integral part of our business and we regard the development of our staff as a main priority. We value our people and want to invest in providing you with the right support that you need to be able to make a difference within the service that we provide.

We like to keep your training fresh and we do so by delivering our sessions via workshops, these include practical demonstrations giving you the opportunity to use the tools for the job in a safe environment.

We regard Health and Safety as a constant high priority and is instrumental to the way we run our business. Staff are required to attend regular learning and development in this area to ensure we adopt a positive health and safety culture in everything we do.

> We are always looking for ways to improve and to do the right thing for our residents

We also hold regular Toolbox Talks which cover a range of subjects and are aimed to support you in your role.

We are always looking for ways to improve and to do the right thing for our residents, and so we encourage feedback from you during these to help us maintain and Improve standards across the business.

Toolbox talks



Talks



Cambria's Manging Director, Peter Jackson, has an open-door policy, so that all staff can discuss their views and opinions about their work and the business.









• These discounts and offers are subject to change and the relevant procedure has to be followed in order to access them.

Amul staff conference provides us with an opportunity for us to inform and update you around our business priorities in a relaxed and open environment.









