

EMPLOYEE BENEFITS

ST. JOHN'S

Your guide to employee benefits at
St. John's

the healthy company

St. John's retains the services of our Occupational Health provider The Healthy Company to provide a comprehensive Occupational Health service for St. John's.

Occupational Health aims to promote health and prevent accidents and illness in the workplace. This is achieved by monitoring how work affects health and how health affects work. HR work closely with the team at THC to ensure that staff are rehabilitated and supported following long term illness or injury.

We will reimburse the cost of hepatitis B vaccinations but we will need to see a receipt. You should be able to access the vaccination via your local gp or pharmacist or The Healthy Company can undertake this for you at their clinic in Southwick.



simplyhealth cash plan

The Simply Health Cash Plan helps cover the cost of everyday healthcare bills giving you added peace of mind and allowing you to get on with enjoying life. You can claim 100% immediately on dentist and optician bills as well as 100% on the cost of complementary therapies covering acupuncture, chiropractic, osteopathy, physiotherapy, chiropody and podiatry, all up to an annual limit.

All employees on successful completion of probation are covered at Level 1. St. John's covers the cost at this level. If you wish to increase to level 2 or 3 or add a partner or dependent, then please speak to a member of the HR department.

Should you wish to increase your level the costs will be as follows:

Level 1 - free to staff

Level 2 - £12.32

Level 3 - £23.51

To include a partner - living in the same household

Level 1 (2nd Adult) £4.48

Level 2 (2nd Adult) £24.64

Level 3 (2nd Adult) £47.02

SIMPLY HEALTH

Your table of cover

		Level 1	Level 2	Level 3
Weekly premium for you	Payback Level	Company Paid	£1.00	£3.00
Weekly premium for you and your partner		£1.00	£3.00	£7.00
Weekly premium for up to four of your children under the age of 18 who live with you.		FREE	FREE	FREE
Dental Includes check-ups, hygienist's fees, fillings, dentures, crowns and bridges.	100%	Adult £50 Child £25	£100 £50	£180 £90
Optical Includes sight tests, prescription glasses, sunglasses and contact lenses.	100%	Adult £50 Child £25	£100 £50	£150 £75
Full body health screening A full health screen at a hospital registered health screening clinic or service provider.	100%	Adult £100 Child £50	£200 £100	£300 £150
Physiotherapy, osteopathy, chiropractic, chiropody / podiatry and acupuncture Treatment carried out by a qualified practitioner that we recognise.	100%	Adult £150 Child £75	£300 £150	£500 £250
Diagnostic consultation, tests and scans Includes consultations with a specialist, consultant referred CT and MRI scans, X-rays, and diagnostic tests.	100%	Adult £200 Child £100	£400 £200	£600 £300
Personal Accident cover (Adult only) Payment made if you suffer permanent total disablement. Payment as a result of accidental death.	A Single Payment	Adult £5,000 Child £2,500	£10,000 £5,000	£15,000 £7,500

Free helpline Your plan gives you access to a free confidential helpline to advise you on health and lifestyle issues, as well as an over the phone counselling service. This service is available 24 hours a day. 7 days week and can be accessed by calling 0800 975 3356

European cover You'll receive these benefits (excluding Employee Assistance Programme) for stays up to and including 28 days wherever you are in the EEA and Switzerland.

On Level 1 child benefits are only available if two adults are covered.

To be eligible for the Personal Accident cover you must be under the age of 66 when you join. Cover for permanent total disablement stops once you reach 66 years of age. Personal Accident cover is administered by FirstAssist Insurance Services Ltd and underwritten by Great Lakes Reinsurance (UK) PLC.

Optional Extra Benefits Please refer to your Membership Certificate to find out whether you are covered for any of these optional extra benefits:

Hospital cover	20 days or nights max each year	£20	£20	£20
Cash amount for each day or night to help towards everyday expenses if you need to stay in hospital including day-patient, in-patient and parental stay. Pre-existing conditions are excluded for the first 12 months.				
Employee Assistance Programme (employees only)	Six sessions for each issue.			
Face to face counselling sessions following assessment from the helpline.				

Your employer has chosen this policy for you. If you choose to add your partner the joining age is from 18 years old up to 69 if you or anyone on the policy are age 70 or over you will not be able to increase the level of cover. Premiums include Insurance Premium Tax.



simplyhealth employee assistance programme

St. John's is committed to protecting the health, safety and welfare of our employees and acknowledges the importance of identifying and reducing workplace stressors.

St. John's retains the services of Simply Health to provide an Employee Assistance Programme offering independent and confidential coaching and counselling for all staff. They also offer unlimited advice and information in areas such as:

- Work related problems
- Housing
- Relationships
- Children
- Money
- Legal issues
- Health and wellbeing
- Management support
- Retirement
- Crisis/ trauma

The Service Provides:

- A 24 hour, 7 days a week helpline
- Face-to-face counselling (six sessions free of charge and the possibility to access further sessions by agreement with the Head of HR & SD)

Details of how to contact the Simply Health Employee Assistance Programme are available on all notice boards or from the HR department. They can also be contacted directly on their telephone helpline **0800 975 3347**

YOUR PENSION



We are pleased to offer Nest as our pension provider. Our pension is run in line with auto enrolment guidelines. On completion of 3 months service you will be invited (based on your age and level of earnings) to join the Nest scheme. Please be advised that you can join the scheme prior to 3 months service and should contact the Finance department for more information.

The Bike to Work Scheme is a salary sacrifice scheme whereby you can save tax and N.I. on the purchase of a bike and safety equipment. By the end of the 12 month loan you will have made an approximate saving of 25-30% on the cost of a bike and safety equipment.



St. John's offers the option of an interest free season ticket loan whereby St. John's pays upfront for a season ticket (for the train or bus) which the employee pays back in 12 (or 3 for bus tickets only) monthly instalments. There is no tax advantage to this scheme but you have the advantage of not having to pay a lump sum yourself.



St. John's participates in the Computershare Voucher Services. This scheme enables staff to exchange part of their salary for childcare vouchers which are non-taxable and exempt from National Insurance Contributions, and therefore represent a saving for employees. Details are available from the Finance department or by calling Computershare on 0845 002 1111



