

# LADY MARGARET SCHOOL



## Staff Benefits

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2020 - 2021





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## 1 INTRODUCTION

### Message from Ms Stevenson, Headteacher



Welcome to Lady Margaret School. Our school motto, from Psalm 16, is 'I have a goodly heritage'. For us, as a community, this means that we are consciously building a 'goodly heritage', day by day, for our students and for staff here at LMS. We have a strong sense of community in our staff team and we look to support our colleagues during their time here.

We have a clear line management structure in school so that staff know who they can talk to about professional matters. We aim to be approachable and supportive and with high expectations for everyone – students and staff – working in our school.

One of the strands of our School Development Plan is about supporting the well-being of our students and staff. This booklet supports this aim, outlining some of the key benefits available to staff working at Lady Margaret School. Our aim is that our collaborative working practices, together with the benefits outlined here will help our staff team to flourish.

**Elisabeth Stevenson**

**Headteacher**



## 2 PENSION SCHEMES

All employees at Lady Margaret School are eligible to join a pension scheme. In a nutshell, your pension is the way that you, your employer and the government help you to save for your future. Each time you get paid, you pay contributions towards the cost of your pension. Your employer contributes towards the cost and the government also helps out through tax relief, as you don't pay tax on pension contributions.

### Teachers' Pension Scheme (TPS)



Teachers' Pensions are the pension administrator for the Teachers' Pension Scheme therefore are responsible for the day to day running of the Scheme on behalf of the Department for Education.

#### Benefits

As a teacher your pension is one of your most important benefits.

Through the Teachers' Pension Scheme you will receive a guaranteed pension.

It is a Defined Benefit Scheme, registered with HM Revenue and Customs, based on your salary and service rather than investments – so there'll be no nasty surprises when you come to claim your pension.

Your pension will be a regular source of income when you retire – but you can also take some of it as a tax-free lump sum.

#### Eligibility

The Teachers' Pension Scheme is a statutory occupational pension scheme and teaching staff (full-time or part-time) between the ages of 16 and 75 with a contract of at least 3 months, will automatically become a member of the Teachers' Pension Scheme ("TPS") upon commencement of employment. If your contract of employment is for less than three months you can opt to join the pension scheme by completing an application form.

At any time, you can opt out of the scheme and make alternative arrangements but you cannot complete an opt-out form until you have started your employment (an opt-out form can be downloaded from the Teachers' Pension Scheme website).

For more information about the Scheme visit <https://www.teacherspensions.co.uk/>



## The Local Government Pension Scheme (LGPS)



The LGPS is one of the largest public sector pension schemes in the UK. It is a nationwide pension scheme for people working in local government or working for other types of employer participating in the scheme.

The LGPS in England and Wales is administered locally by around 100 local authorities on behalf of hundreds of local councils and associated bodies across the UK.

Orbis Pension Services is the pension administrator for the London Borough of Hammersmith and Fulham Local Government Pension Scheme.

### Benefits

The LGPS is a defined benefit, statutory, funded pension scheme. The Scheme provides you with a guaranteed future income. Unlike some schemes your pension is not affected by share prices and stock market fluctuations.

Once you take your pension it will go up in line with inflation, protecting you from rising prices.

Other benefits include:

- You can take a lump sum when you retire, which in most cases will be tax free.
- There are no hidden fees or charges - you simply pay a percentage of your pay.
- Protection for you in case you have to take your benefits early through ill health.
- Pensions for surviving dependents if you die.
- Life cover of three years pay - from the moment you join.

### Eligibility

Membership of the Local Government Pension Scheme (LGPS) is available to all support staff members of the School up to the age of 75, who have a contract of employment for at least 3 months.

If you are eligible for entry you will automatically become a member of the LGPS and will have pension contributions deducted from your salary, although membership is not compulsory and you may opt out if you wish.

If your contract is for less than 3 months you can opt to join by completing an application form. You should contact your LGPS Pension Fund for an application form if you wish to opt-in to the scheme.

If you are brought into the scheme you have the right to opt out. You cannot complete an opt out form until you have started your employment.

For more details on the LGPS, including how to opt out and relevant forms, please visit the pension fund website <https://www.lbhfpensionfund.org/>



If you are already a member you can view your pension details through the Orbis Pension Services portal:

<https://mypension.surreycc.gov.uk/>

### 3 EMPLOYEE ASSISTANCE PROGRAMME

#### Benefits



health assured

All staff and their families have access to an Employee Assistance Programme (EAP) provided by Health Assured, which is free, confidential, independent and available 24/7.

The service provides support on important issues such as work, mental health, finances, relationships, and legal issues which may be affecting your home life or work life, health and general well-being. Trained counsellors are available to talk to at any point in the day or night. The EAP also offers up to six free counselling sessions if needed – over the phone, face-to-face, structured or secure online sessions.

**To contact this service call 0800 028 0199**

As well as access to counselling and support over the phone, various online resources are available to members via the portal:

<https://healthassuredeap.co.uk>

Username: Lady

Password: Margaret



Alternatively, you may access the borough's EAP provided by Workplace Options:

Please visit <https://www.workplaceoptions.co.uk/> and click on "Contact" (at the top right-hand side of the home page) and then "Members Benefits Log In"

Username: LBHF

Password: Employee



### Eligibility

This benefit is available to all staff at Lady Margaret School, including contractors, agency staff and temps.

## 4 CYCLEScheme



Lady Margaret School is a member of Cyclescheme, the UK's leading provider of the cycle to work scheme. Through Cyclescheme employees have the opportunity to purchase a tax-free bike for the purpose of commuting to and from work.

### Benefits

By joining the scheme employees are able to spread the cost of purchasing a new bike and/or cycling safety equipment over a 12-month period as well as making

Employees can purchase up to £3,000 worth of bike and accessories and then pay a monthly 'salary sacrifice' to effectively 'hire' the bike and kit, over a 12 month period. Savings on tax and national insurance tend to be between 25% to 39%. At the end of the scheme employees will have the option to purchase the bike.

Purchases can be made at over 2,000 retailers registered with Cyclescheme, who offer in-store, online, click & collect or brand direct sales, including Evans Cycles, Decathlon, and many independent retailers.

For further information on how the scheme works visit <https://www.cyclescheme.co.uk/>.

To apply for a bike and/or cycling equipment, head to the Cyclescheme website, search for Lady Margaret School, or use your employer code (40d63b) and hit 'Start application'.



## New from Cyclescheme – City Bike Hire



In association with:



### How does City Bike Hire work?

As a member of Cyclescheme, Lady Margaret School is now able to offer its employees an additional benefit - Cycle in London for less with Cyclescheme City Bike Hire.

In addition to purchasing bikes through Cyclescheme, you can now save on the cost of Santander Cycles yearly membership via our cycle to work benefit.

- Save 32-42% on Santander Cycles yearly membership
- Spread the cost over 12 months – from £1 per week
- Suitable to use alongside other modes of transport

This means you can combine commuting by public transport with cycling in London with ease. If your cycle journey is less than 30 minutes, it's covered by your membership. If it's longer, you'll pay £2 for every 30 minutes cycling. You will also get quicker access to Santander Cycles as you don't need to use terminals.

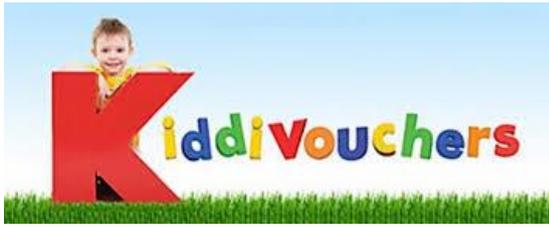
To find out more about saving 32-42% on the cost of Santander Cycles yearly membership, visit <https://www.cyclescheme.co.uk/city-bike-hire>.

### Eligibility

All employees on the payroll.



## 5 CHILDCARE VOUCHERS



Childcare vouchers provide an easy way for working parents to save on the cost of childcare. In October 2018 the Government closed Childcare Voucher schemes to new joiners in favour of Tax-Free Childcare, however Lady Margaret School offers existing scheme members the opportunity to purchase Childcare Vouchers through its Childcare Voucher provider, Widerplan (Kiddivouchers).

### **Benefits**

Childcare vouchers are offered through a salary sacrifice arrangement; eligible employees may pay up to £243 per month from their gross salary into their Childcare Voucher account and use these funds to pay for registered childcare. They do not pay Tax or National Insurance on this amount, resulting in significant savings.

### **Eligibility**

Existing KiddiVouchers scheme members can continue to enjoy the savings gained via Childcare Vouchers for as long as they remain with their employer. The current 52-week rule can still apply to existing scheme members, this allows a break in the voucher order for up to 52 weeks. However, if the parent does not re-order vouchers before the 52-week deadline, they will no longer be classed as an existing scheme member and eligible to remain in the Childcare Voucher scheme.

If you are not currently a member of our childcare voucher scheme you may be eligible for Tax-Free Childcare. Visit <https://www.gov.uk/tax-free-childcare> for further details.



## 6 CSSC SPORTS AND LEISURE



CSSC, is a not-for profit membership organisation, which has been helping its members have more fun since 1921. Its aim is to help the public sector and civil service to strike a healthy work-life balance. It has over 160,000 members and is part funded by the Cabinet Office. Its vision is to inspire its members to explore new ways to be active and healthy.

### Benefits

Membership costs just £4.25 per month and in exchange you receive **£300 of free instant benefits** with your membership:

- **Royal Botanic Gardens, Kew - Free entry** for you, 6 children and 50% off for an accompanying guest to Royal Botanic Gardens, Kew, and Wakehurst, Kew's wild botanic garden.
- **English Heritage - Free entry** for you, one other adult and up to six accompanying children to any English Heritage site across the country.
- **Cadw - Free entry** for you, one other adult and up to 3 children, as you immerse yourself in **myths and legends at the heart of Wales's iconic ancient monuments.**
- **tastecard - Free for members** - An instant saving of £34.99, along with 50% off or 2 for 1 meals with **your free digital tastecard**

Other membership benefits include

- **TOTUM PRO - Exclusive discount on the purchase of this card and app** - Get access to hundreds of in-store discounts and online offers with TOTUM PRO. A card and app for professionals, that offers discounts and deals from over 250 UK retailers.
- **Great savings on top brands through the My Savings+ savings platform.** Take advantage of over 2,000 amazing online offers or earn yourself cashback on purchases made in store with major retailers. From household goods, outdoor games, food and drink to travel and hotels, we'll take care of all your shopping needs.
- **Discounts on days out across the UK**
- **Discounts on gym membership**

### Eligibility

Membership is available to all staff at Lady Margaret School, including contractors, agency staff and temps for just £4.25 per a month.

For more information and to join visit <https://www.cssc.co.uk/join>



## **7 STAFF ASSOCIATION**

The School has a Staff Association run by staff for the benefit of all staff members.

### **Benefits**

Benefits include:

- Celebration for the School Birthday in September – usually a FREE lunch;
- Subsidised Christmas party;
- Spring term drinks;
- Gifts/flowers for births, marriages, sickness and immediate family bereavements;
- Leavers' gifts;
- End of Academic Year BBQ;
- Local area shop discounts

All the above for a small contribution of £30 for the year.

### **Eligibility**

Membership is optional however we encourage all staff members to join, including contractors, agency staff and temps.

## **8 FREE STAFF LUNCHES**

### **Benefits**

A free lunch from the school canteen

### **Eligibility**

Available to staff members who volunteer to do lunch duties



## 9 SCHOOL CHAPLAIN



The Chapel is at the heart of the school and is the venue for worship services, and together with the Chaplain's Room, is a place for lunchtime groups and one to one conversation with staff and students. When not in use, any student or member of staff is welcome to make use of the Chapel for quiet reflection or prayer. Reverend Helena works at LMS Wednesday – Friday each week and is part of the Pastoral Team. She is available to support staff and students in small groups or on a one to one basis.

Staff are invited to a Eucharist in the Chapel at the beginning of the school year and there is a weekly prayer meeting before school. Reverend Helena is always happy to speak with or pray for staff about any matter.

