**Employee benefits**

**An overview of Central YMCA & YMCA Training’s employment benefits**

## Introduction

The Charity is pleased to provide a range of benefits for its employees. This leaflet provides a summary of each benefit to assist you in understanding what’s available. This leaflet distinguishes between Standard Benefits, which all employees receive, Optional Benefits, which individuals can opt to take up if it is appropriate for their circumstances, and Other Benefits. This information is correct as at January 2017 and may be subject to change.

## Standard benefits

### Annual Leave

Employees should refer to their contract of employment to see how many days annual leave they are entitled to. As a standard, full-time employees are entitled to 23 days per year, plus bank holidays and an additional 3 days over the Christmas shut-down period.

### Annual Season Ticket Loan

The Charity offers employees the opportunity to apply for an interest-free annual season ticket loan to help pay for your travel at a discounted cost, up to a maximum of £5,000 per annum. Employees will need to complete the application form and provide evidence of the cost of the travel card. Loan repayments will then be deducted in 12 equal amounts from employees’ monthly pay.

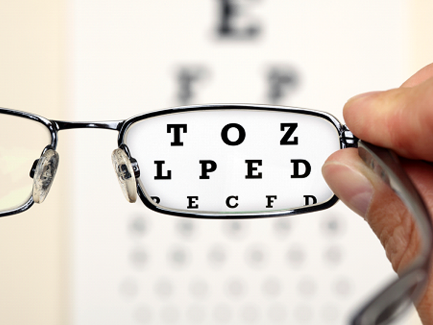
### Employee Assistance Program

We know that modern life can create a number of stresses, strains and unexpected surprises and that our friends, colleagues and managers may not always be best placed to help us through every situation. We work with some external organisations to provide free, confidential and professional advice and support when employees need it most as part of our commitment to help our people lead happy, healthy and more fulfilled lives.

### Emergency Loan

The Charity recognises that there may be times when an emergency situation arises and, despite the best laid plans, there might be a need for additional financial support. Subject to genuine need, the Charity is willing to help. To help employees through particularly difficult circumstances, we operate an Emergency Loan program where, following approval by their line manager and the HR Director, eligible employees may be issued with an advance which will then be recovered through repayments via payroll.

### Eyecare Vouchers

By providing eyesight tests, Central YMCA and YMCA Training aim to prevent eyestrain, fatigue, stress and headaches. Free eye tests are available for users of Visual Display Unit (VDU) equipment.  We recommend that staff have their eyes tested every 2 years, or if they are experiencing headaches/migraines when sitting in front of their PC.

### Life Insurance

Subject to the terms and conditions of the Charity’s insurance policy (which may be amended from time to time), a lump sum equal to four times an employee’s salary at date of death will be paid to their beneficiaries should the employee die before age 65 while still employed by the Charity.

### Pension Contributions

A pension is a fantastic way of saving for your retirement, allowing you to enjoy that next phase of your life without the need to worry about financial problems. Employees will be automatically enrolled into one of the Charity’s schemes (details of which will be provided in contracts of employment) from their first day of employment. Employees can elect which funds they want to invest in, what percentage contribution they wish to make and nominate beneficiaries. This benefit is free from income tax and National Insurance for employees.

### The Club

The Charity fully appreciates the link between a healthy body, a healthy mind, and a productive employee! This is why we’re pleased to make our very own Club facilities available to our employees. Subject to the Club rules, the entitlement policy and business demand, employees may participate in all aspects of the physical education program.

## Optional Benefits

### Cycle Scheme

[](http://www.google.co.uk/url?sa=i&rct=j&q=cyclescheme&source=images&cd=&cad=rja&docid=kV6tFOHFkwxPgM&tbnid=0NMdOK__D_Vs4M:&ved=0CAUQjRw&url=http://spoke.co.uk/Cyclescheme.html&ei=5Q8WUoWsI7K00QWfpoDgCw&bvm=bv.51156542,d.ZG4&psig=AFQjCNFNfbiN2jSfn3dDRJXil3Gcggxuhw&ust=1377263964882957)Through Cyclescheme employees can elect to set up a hire agreement with the Charity. The full cost of the lease (up to a maximum of £1,000) is deducted from the employee’s pay in 12 equal instalments – before tax and National Insurance, which presents a saving.

Cyclescheme use their industry experience and trade contacts to get employees riding to work on a bike of their choice from their local preferred bike shop. Employees can, of course, also use their new bike for non-work related cycling!

### Childcare Vouchers

Working parents may be eligible to save hundreds of pounds on childcare. If an employee’s child is under the age of 16, they have the opportunity to exchange part of their salary for Childcare Vouchers. These are exempt from tax and National Insurance contributions and can be spent on any registered childcare including nurseries, nannies, au pairs, child-minders, pre/after school clubs and holiday schemes.

[](http://www.google.co.uk/url?sa=i&rct=j&q=childcare+vouchers&source=images&cd=&cad=rja&docid=3qIw8i-vHHDcjM&tbnid=befohePgz-WoZM:&ved=0CAUQjRw&url=http://www.daisyandjake.co.uk/26.html&ei=nQ8WUtn6CsXF0QWl7IDIDQ&bvm=bv.51156542,d.ZG4&psig=AFQjCNEiBfr4BJiArhx2CDraLgMfuWxs6g&ust=1377263889156300)Depending on their tax rate, they will be able to save up to £110, £124 or £243 a month. If both the employee and their partner (at their respective employer) take up childcare vouchers, they could double your savings.

## Other Benefits

### Maternity, Paternity, Adoption, Parental and Shared Parental Leave

The YMCA supports its employees by offering enhanced Maternity, Paternity, Adoption, Parental and Shared Parental Leave.