



## DBTH Financial Wellbeing Policy (including Salary Sacrifice)



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**Amendment Form**

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Version 1	June 2024	<ul style="list-style-type: none"><li>• This is a new procedural document</li></ul>	Tully Monk

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## 1 INTRODUCTION

As part of the Trust's Health and Wellbeing initiatives, DBTH offers a range of financial wellbeing and Salary Sacrifice Schemes to its employees, providing an excellent opportunity for individuals to access easy to use and highly competitive options to provide support for every day and at those times when we most need it. Salary Sacrifice Schemes enable colleagues to gain a benefit (benefit in kind) whilst making savings by agreeing to "sacrifice" (or give up) a portion of gross salary in exchange for specified non-cash benefits. This policy outlines the terms and usage of these schemes.

## 2 PURPOSE

This policy details the schemes DBTH offers and rules and legislative regulations in relations to salary sacrifice schemes.

The Trust works with a range of financial wellbeing providers and Salary Sacrifice Schemes to offer colleagues market competitive options, and goods and services at a reduced cost through pensions and national insurance savings. Some schemes, under HMRC regulations, also reduce income tax liability.

When you join a salary sacrifice scheme you sign an agreement to vary your terms and conditions relating to pay. Your savings are made because you pay less PAYE (income tax), National Insurance and Pension contributions. The impact on tax and national insurance contributions payable will depend on the value of the non-cash benefit. In general, any benefit that can be used in your personal time as well as in business hours is subject to a benefit in kind tax (see Section 4.4 below).

## 3 DUTIES AND RESPONSIBILITIES

### 3.1 Colleagues

Colleagues who wish to apply for goods and services offered by the financial suppliers and salary sacrifice schemes should do so via the VIVUP portal or by using the information provided in section 4.1 below. Colleagues will need to create an account if logging on to a supplier website for the first time. Colleagues should only apply for goods and services if they intend to remain a DBTH employee for the duration of the scheme they are to applying for.

Colleagues are also responsible for understanding the implications of entering into the terms and conditions of a personal contract, and/or participating in a Salary Sacrifice Scheme. This includes understanding the potential changes to their taxable income, the impact on any government benefits colleagues are in receipt of and the impact on their pension contributions. Colleagues should be aware that they are entering into an

agreement directly with the supplier (not the Trust) and the Trust therefore does not have control over the terms, or any application of the terms to their personal circumstances. Any contact following commencement of an agreement would need to be made directly between the individual and the named supplier.

Individuals are required to read and sign the terms and conditions associated with the contract they are entering into. Once an individual has voluntarily entered into a contract it is accepted that they have read, understood and accepted the terms of the contract. It is therefore not possible to assert at a later date that the individual was not aware of the terms of the contract, including terms related to the financial impact of early termination.

Where a colleague leaves their employment with DBTH it is their individual responsibility to identify the impact on any ongoing loans and to ensure they have made personal arrangements direct with the loan operator regarding repayment of monies owed.

Where a colleague leaves their employment with DBTH part way through repayment of goods/ services purchased through salary sacrifice individuals must be aware that remaining monies owed will be deducted from final salary/ salaries. This may significantly impact on final salary/ salaries received and individuals should consider this when agreeing their leaving arrangements. Any remaining monies owed that cannot be reclaimed through final salary/ salaries will be invoiced to the individual for repayment.

If an individual wishes to request a transfer of a lease car to an alternative employer, it is their personal responsibility to make contact with the lease car provider to discuss this request. It is not always possible for a lease car to be transferred and the early termination fee may apply. Where it is possible to transfer the vehicle the lease car provider will seek authorisation from both employers to facilitate the transfer.

Individuals are encouraged to manage their finances responsibly and not to enter into arrangements that may adversely impact their personal circumstances or create financial hardship. There is access to financial advice, guidance and signposting via providers including Vivup, Salary Finance and Transave. Individuals can also access support, guidance and signposting through a range of charities and organisations including Step Change, Turn2Us, The Trussell Trust, the Citizens Advice Bureau and others. These organisations can be found easily through online search functions.

Individuals are responsible for protecting their details when accessing schemes through our suppliers. Whilst processes are considered robust within the scheme for the application and approval of purchases there are some important things individuals can do to help ensure that they are not the victim of a fraud:

- Where possible always use your [nhs.net](#) email account rather than a private email account and ensure you have signed up for multifactor authentication.
- Always keep your [nhs.net](#) login credentials confidential.
- Do not share your ESR/assignment number with unknown entities.
- Stay secure online and follow these tips from the [National Cyber Security Centre](#)
- If you spot any suspicious activity relating to your account, then report it immediately to our HR Team or Counter Fraud Specialist.

Users of the schemes referred to in this policy are reminded that once goods or services are provided under the scheme, they will have legal and contractual obligations where financial recoveries from salary are concerned. Abuse of the scheme that may cause a loss to the Trust or create a fraudulent gain to the user will be referred to the Trust's Local Counter Fraud Specialist for review. Where it is determined that fraudulent activity has taken place then the purchaser may be liable to disciplinary, civil or prosecution proceedings and losses incurred by the Trust will be recovered. Where staff resign or know they are leaving the Trust prior to ordering goods, then the responsibility extends to ensuring goods are paid for in full or relevant alternative payment methods are agreed prior to leaving. If you have a concern about fraud in the NHS, then report it to the LCFS or via the NHS Fraud and Corruption reporting line on : 0800 028 40 60 (online at <https://cfa.nhs.uk>).

### 3.2 Managers

Colleagues applying for a salary sacrifice lease car will require line manager authorisation. Managers should liaise with the individual to seek confirmation of their application for a lease car and that they have received the approval request.

Manager authorisation acknowledges that the manager can confirm the colleague has not registered intention to leave Trust employment. For fixed terms colleagues managers should also check that the period of the lease does not exceed the end date of the fixed term contract.

The manager completes the approval by jointly signing the contract sent to the individual via the lease car platform. The signed contract should then be submitted electronically by the individual. After receipt of the signed contract the People Systems & Workforce Information Team will then carry out the eligibility checks as set out in the section below.

### 3.3 People Systems and Workforce Information Team

The team are responsible for reviewing and authorising all applications for a salary sacrifice schemes received from the Trusts supplier systems. They are required to check for the following based on the pay and contract details as held in ESR:

1. The application does not reduce colleagues' salary below the governments national minimum wage threshold
2. The colleague is a permanent employee or has a fixed term contract longer than the application for a salary sacrifice scheme.
3. Act as a liaison point for queries between colleagues, suppliers and payroll team.

### 3.4 Victoria Pay Services (VPS) Payroll team

The payroll team are responsible for applying all loan, saving, and salary sacrifice deductions on receipt from the People Systems and Workforce Information teams and their suppliers.

Payroll are also responsible for taking additional deductions when colleagues in a salary sacrifice scheme are leaving DBTH employment. Payroll will apply deductions in line with the Terms and Conditions as signed by the individual when they enter the salary sacrifice agreement and in line with this policy. This includes deducting all remaining monies owed from the available final salary/ salaries. If there is insufficient salary to repay the full amount VPS are responsible for calculating the remaining monies owed and confirming this to the Trust so that debtor arrangements can be followed.

Where money is reclaimed VPS will, wherever possible, email notification to the individual prior to pay run to give advance notice.

## 4 PROCEDURE

### 4.1 Available Schemes

#### **Vivup**

DBTH works with VIVUP for all salary sacrifice schemes which can be accessed via the employee portal. Currently the following schemes are available to colleagues:

**Home and electronics.** Purchase anything for your home from TV's, furniture, mobile phones, Apple products etc

**Bikes to Work and Bike accessories.**

**Gym membership** – reduce the cost of annual membership.

**Travel and leisure** – spread the cost of travel and holidays.

Full details of these schemes can be found on the [VIVUP employee portal](#).

#### **Lease Cars**

The Trust works with two lease car suppliers to help you to find affordable cars with the option of paying monthly through a salary sacrifice.

We work with:

- [NHS Fleet Solutions](#)
- [Tusker Cars](#)

Colleagues are advised to obtain quotes from both suppliers to ensure they get the vehicle they want at the best price. Details of our suppliers can be found on the VIVUP portal.

All of the lease cars Fleet and Tusker provide through salary sacrifice are brand new so it means you can drive a new car at an affordable price. Deductions are made from your salary before tax resulting in extra savings for you. All of the leases include insurance, tax, servicing, tyre cover, breakdown cover and windscreen cover. All you need to do is add fuel (or electricity).

Please note that a Trust lease car is not considered to be a private vehicle and is offered as an employment benefit in addition to terms and conditions of service. Therefore, any claims

for mileage are payable in line with HMRC advisory fuel rates which can be found here:

<https://www.gov.uk/guidance/advisory-fuel-rates>

Although it might not be perfect for everyone, it can provide peace of mind and negate any unexpected bills if your car breaks down. See Fleet Solutions or Tusker for more information.

### **Transave Credit Union**

The Trust is partnered with Transave to help you save effectively every month. Transave is a not-for-profit financial co-operative offering instant access savings and affordable loans direct from your pay.

They offer:

- Highly competitive financial products.
- A hassle-free way of saving and borrowing via salary deduction.

Whether you're saving for a house, a holiday or for Christmas, it's always easier if you put into your savings as soon as you receive your monthly salary. Transave puts a percentage of your salary into a savings account before you receive your monthly wage which makes it easier to adjust to a different take home pay. They also offer better interest rate than most banks.

More information can be found on the Vivup portal [here](#).

### **Salary Finance**

The Trust works with Salary Finance to enable you to take control of your debt, make regular payments and positively impact your credit score with an employee loan that has a higher acceptance rate and may offer lower interest rates than that of traditional lenders. This also includes consolidating existing debts. With automatic repayments from your net salary, you're sure to repay on time, every time. Salary Finance also offer a “Learn” platform giving you access to independent financial tips, articles, guidance, blogs, videos and signposting.

Check if you're eligible for a loan by going to <https://www.salaryfinance.com/uk/>.

### **Wagestream**

Wagestream is a charity backed organisation that enables colleagues to access their wages as they earn them.

Wagestream allows instant access to a percentage of your earned income every hour of every day, without needing to wait for payday. Streaming gives access to up to 50% of earning wages to help cover unexpected costs before payday.

Wagestream is not a loan and there is no interest charged. There is a small convenience charge of £1.75 per stream, no matter what the amount. As Wagestream is not a loan, once you have accessed your wages, they are considered as received. This means you will not receive those wages a second time on payday. Your streaming activity will not be shown on your Trust payslip. You will receive a Wagestream activity statement detailing any



transactions you have made through Wagestream, which you can compare to your payslip for more details.

Salary tracking in wagestream is based upon average pay band information held in ESR or HealthRoster. Because of this, the information you see in the Track section will be an estimate and the exact amount you receive on payday could differ.

Wagestream also provides a range of tools to help support your financial wellbeing:

- **Track** exactly how much you are earning throughout the month, against all your assignments. Track lets you set up payment reminders for regular outgoings so you can stay on top of your money.
- **Save** straight from your pay. Setting up an account is easy and simple saving contributions can start from as little as 50p.
- Access impartial and tailored **financial tips** to help you manage your money better. The **Learn** section of the app is full of useful articles provided by the Money Charity and Money and Pensions Service, covering topics to support employees now and in the future.

### **Family Pay Platform**

The Trust has recently worked with Vivup to expand the Vivup platform to include a Family Pay solution to help employees fund regular childcare through salary sacrifice through a provider of their choice. Reductions are made from an employee's gross salary, so they can make savings on National insurance and pension contributions, where applicable.

This is a cost they would otherwise fund through net pay; thus, offering individuals further choice and savings on everyday essential costs. Individuals may make a request to fund up to 80% of their childcare bill through salary sacrifice to ensure that a direct arrangement remains in place between the individual and the childcare provider for payment of fees or additional costs as needed.

The scheme is being initially launched with nurseries and childminders with the possibility of further care options going live in the future to accommodate children of all ages. These may include early years care, before and after school care, school holiday clubs and extra-curricular activities.

The Family Pay Benefit helps employees reduce their childcare costs monthly; a cost that's often as big as an employees' mortgage; enabling them to continue to work whilst ensuring their children have the right care and support in place. The scheme can run alongside government schemes such as universal (15 hours free childcare) and extended entitlement (30 hours free childcare) and Tax-Free Childcare. Vivup provide further literature on the scheme to enable individuals to determine whether using this platform is right for them, taking into account other offers such as tax-free childcare and universal free childcare. The information can be accessed via the Vivup portal here: [VIVUP employee portal](#)

Family Pay is based on a 12-month salary sacrifice contract so individuals should consider the duration of their childcare needs when considering this option. All applications for Family Pay are capped at a maximum of £10,000 per 12 month contract period per employee.

Colleagues should also note that any lifestyle change such as commencing parenting leave, long term sick leave, altering childcare hours or leaving employment will bring the current Family Pay salary sacrifice terms to an end and the individual will be responsible for making any ongoing payments directly to their childcare provider (this is not an exhaustive list). The Trust will take steps to notify Vivup of any relevant lifestyle changes that may impact individual arrangements. However, colleagues must also take responsibility for informing Vivup of any forthcoming lifestyle changes or potential changes to childcare needs that may impact salary sacrifice terms.

Further information on this benefit can be found via the Vivup portal here: [VIVUP employee portal](#).

## **4.2 Eligibility**

All colleagues, directly employed and paid by DBTH, may participate in the Trust's Financial Wellbeing Schemes, including the Salary Sacrifice Schemes.

Colleagues on a fixed term contract may only participate in Salary Sacrifice Schemes as long as their scheme is due to finish prior to the end of the fixed term contract.

As the schemes require staff to sacrifice part of their salary in return for a benefit, or require regular monthly deductions from net salary, if you are a "bank" worker your monthly salary cannot be guaranteed and therefore you will not be able to apply.

### **Employee Loans**

Loans (for example through Salary Finance or Transave) are deducted from net salary (after other deductions such as tax and NI have been made). If you have any concerns about being able to continue to make repayments, you must liaise with the supplier directly. If you leave the Trust and there are still loan repayments outstanding, you will continue to make repayments to the supplier by Direct Debit using the bank account details you supplied during the application process. The supplier may be able to change your repayment schedule to bring this in line with a new payday. Colleagues are personally responsible for liaising with the supplier regarding the terms and conditions of their loan, and any impact resulting from leaving Trust employment.

Similarly, if Victoria Pay Services are unable to deduct the agreed monthly amount for any reason (such as reduced pay resulting from sickness or maternity leave for example) then the supplier will collect payment through Direct Debit. If you wish to review your payment agreement and schedule, this must be done directly with the supplier.

### **Wagestream**

All colleagues employed by DBTH and who are paid directly through DBTH payroll will have access to join the Trust wage streaming service. Wage streaming or wage advancing is based on an individual's gross wages excluding any deductions due to tax, NI, pension, sickness absence etc. Wagestream allows individuals to stream up to 50% of their gross salary prior to that month's pay day. There are therefore limitations on access to wage streaming (or advancing) to ensure that individuals are not able to stream money when their salary is likely to be reduced. This is to ensure that individuals are not able to stream wages over and above their actual salary received, and which may not be fully recoverable in the following month. This will apply in circumstances including: termination of employment, reduced pay due to sickness absence, reduced pay due to maternity/ parenting leave; career break; unpaid leave; unauthorised absence; and where other deductions including repayments or salary sacrifice deductions have the effect of reducing the individuals' available salary to such a degree that it is not financially viable to stream up to 50% of gross salary. In such circumstances the Trust may take action to either reduce the percentage of gross salary that can be streamed or suspend access to streaming. This list is not exhaustive and the Trust reserves the right to suspend or terminate access to wage streaming where there are concerns regarding proper use of the financial platform, where there is risk of overpayment occurring, where there are outstanding debts to the supplier or to the Trust and/ or unrecoverable wages.

Access to wage streaming will be deactivated, paused or reduced in the following circumstances:

1. On notification of termination of employment;
2. The month prior to entering half pay or no pay during a period of absence (such as sickness absence, maternity, adoption or shared parental leave or other relevant absence);
3. On notification of any form of unpaid leave or a career break;
4. Where other deductions including repayments or salary sacrifice deductions have the effect of reducing the individuals' available salary to such a degree that it is not financially viable to stream up to 50% of gross salary;
5. On notification of any unrecovered wages streamed;
6. Where the individual has any other outstanding debts to the Trust which would have the effect of reducing the individual's available salary to such a degree that it is not financially viable to stream up to 50% of gross salary.

If an individual streams wages that cannot be recovered in the following salary payment the supplier will contact the individual directly and individuals are expected to liaise directly with Wagestream to ensure that any unrecovered wages are paid within one month. Any unrecoverable wages will be subject to repayment in accordance with the Trust Over and Under Payments Policy CORP/EMP 34.

If an individual has entered into an arrangement with Wagestream and for any reason Wagestream have not been able to recover any pay advances in line with their terms and conditions, the Trust reserves the right to decline any future salary sacrifice orders until such a time as outstanding streamed wages are recovered.

### **Salary Sacrifice**

If a salary sacrifice arrangement will take the individual's salary below national minimum wage the application will be declined. In addition, the total value of any/all salary sacrifice (excluding lease cars and Family Pay) must not exceed 20% of your NET annual salary after taking into account any other deductions from salary including NI, Income Tax & Pensions.

It is Trust policy that employees can only enter into a lease contract for one lease car at any one time. This is because the scheme is for the benefit of Trust employees only.

For individuals with existing lease car arrangements in place at the time of commencing parenting leave it may be possible to continue to support payment of monthly deductions beyond the full pay period. The Trust can only facilitate this arrangement if the individual has submitted formal documentation that has been duly signed and stamped by the relevant health or government official. For example, the MATB1 form must be signed and stamped by the relevant healthcare official or GP Surgery. It is an individual responsibility to check that the form has been fully completed prior to submission to the Trust/ VPS. If the form has not been fully completed, signed and stamped it may not be possible to support continued payment of lease car deductions which could have a detrimental impact on individual financial circumstances.

As the home and electronics scheme offers a wide range of products, colleagues may only enter into a maximum of 15 schemes at any one time. Any colleagues with more than 15 schemes at the time of implementation of this policy will not have further orders authorised until one or more schemes have come to an end.

For Family Pay salary sacrifice arrangements, any lifestyle change such as commencing parenting leave, long term sick leave, altering childcare hours or leaving employment will bring the current salary sacrifice terms to an end and the individual will be responsible for making any ongoing payments directly to their childcare provider.

If you leave Trust employment all monies owed will be taken, where possible, from final salary/ salaries. Where this is not possible you will be invoiced for the remaining amount. For lease car schemes, this may also mean that you incur an early termination fee.

For lease car schemes the provider will contact the individual directly regarding any final payments owed or early termination fees. For any outstanding payments connected to Vivup salary sacrifice Victoria Pay Services will deduct from final salary wherever possible. Where the Trust has notification of the leaving arrangements prior to final salary payment then it may be possible to divide monies owed over multiple months to spread final costs.

If you leave employment to go to another NHS Trust, it may be possible to transfer responsibilities for lease car schemes to another employer, but this cannot be guaranteed. The individual should liaise directly with the lease car provider to discuss their request. If it cannot be transferred all monies owed will be taken from final salary and/ or you will be invoiced for the remaining amount. This may also mean that you incur an early termination fee. If it is possible to transfer the lease car the lease car provider will contact both employers to obtain the relevant authorisations.

If a colleague has been overpaid for any reason, and applies for a new salary sacrifice scheme, any re-payment plan will be revisited with the individual to discuss affordability prior to any salary sacrifice being agreed/ authorised. It is possible that new applications for salary sacrifice will not be authorised if there are existing salary overpayments.

If an individual owes a debt on a previous salary sacrifice or lease car arrangement, any further applications for salary sacrifice/ lease cars will be declined until the debt has been repaid in full.

The Trust reserves the right to reject any application if an individual is involved in a formal process which may have an impact on salary or employment status.

If you choose to retire and return to work whilst you have an existing salary sacrifice in place, wherever possible, the Trust will transfer the agreement to the new assignment on return to work so that the agreement can continue for the existing term. Victoria Pay Services will make arrangements to move the payment to your new assignment.

#### 4.3 Salary Sacrifice - Pensions and government benefits

Colleagues entering into Salary Sacrifice Schemes may pay a reduced amount of tax and National Insurance Contributions (NIC) and therefore, in net salary terms might be better off each month. However, a number of state benefits are dependent on paying a minimum level of NIC, for instance Statutory Sick Pay and Job Seekers Allowance. You should consider the impact on such future benefits if the Salary Sacrifice means that your Revised Basic Salary falls below the starting level for paying NIC.

It is possible that entering into a salary sacrifice scheme may affect tax credits. Tax credits / Universal credit depends on a number of personal factors including the number of hours worked, the number of children and whether eligible childcare costs are paid. You are strongly advised to check this with your local Government benefits office before applying for salary sacrifice.

Student loan recovery is based on post sacrifice amounts. Therefore, under salary sacrifice arrangements the amount of student loan repayments will go down.

Colleagues should be aware that agreeing a Revised Basic Salary may affect other occupational and state benefits such as Statutory Maternity Pay, SSP, and their level of NHS Pension entitlement in the event of a death in service. Colleagues should also be aware that calculations for benefits such as Statutory Maternity Pay and Occupational Maternity Pay are based on salary *received* during the qualifying periods. Therefore, having a salary sacrifice arrangement in place at the time that the benefit is calculated may affect entitlements.

Agreeing a Revised Basic Salary might also affect more general financial matters such as mortgage applications, however the majority of high street lenders take into account the arrangement outlined in this policy when making mortgage decisions especially since many

of the banking institutions already have similar arrangements in place for their own employees.

The fact that colleagues contractual pay is being varied means that the level of pension contribution will be reduced (i.e., the level of your pension contribution will be based on the Revised Basic Salary) and take-home pay will be different as a result. With regard to the NHS Pension Scheme, whether or not there will be an impact depends on what Scheme you are a member of (i.e., whether you are a member of the 2015 Scheme, or the 1995/2008 Scheme), and also, in respect of any accrued benefits in the 1995/2008 Scheme, whether the Salary Sacrifice runs into the period used to calculate your pension entitlement.

These benefits will also be impacted if you die in pensionable employment during the scheme. The life assurance within the NHS Pension Scheme is paid by a lump sum equal to 2 years of Pensionable Pay. As your Pensionable Pay will decrease by the amount of the Salary Sacrifice, this may have an effect on your benefits.

For further information on the impacts on pensions contributions, colleagues should contact the VPS pensions team.

#### **4.4 Salary Sacrifice - Benefit in Kind**

“Benefit in kind” are benefits that employees receive from their employer which aren't included in their salary or wages. Not all benefits in kind are treated in the same way by the tax system. Some aren't taxed, but others are. It's a good idea to consider them as cash equivalents which contribute to your income. There's a wide range of benefits in kind – from company cars to home electronic schemes, some of which the Trust offers as part of its staff benefits package. Some benefits don't incur any tax. However, there are complex rules around each type of benefit and a range of circumstances which HMRC will take into account before deciding if you have tax to pay or not.

You may hear the words “Taxed at Source” or “P11D”, this is the way that the Trust can collect the Benefits in kind payment from the employee. The Trust takes the Tax payment at source; this method means you pay your benefit in kind charge monthly from your salary. The payments usually start the month after receiving your taxable benefit and end the month after the benefit ceases. This method means you do not receive a P11D form from the Trust and your tax coding is not amended by HMRC. The Benefits that do not have a tax charge are:

- Cycle2Work
- Childcare Vouchers (not open to new entrants)
- Buying & Selling Annual Leave

#### **4.4 Changes in Circumstances – Redundancy and TUPE**

When you take out a salary sacrifice scheme, you are agreeing to vary your contractual terms in respect of basic pay. However, any contractual payments in relation to redundancy

including payment in lieu of notice will be based on the higher salary rate (i.e. the rate before the salary sacrifice is applied).

Other financial arrangements such as loans and savings are deducted from net salary and therefore do not affect calculations based on gross salary.

If you have a salary sacrifice scheme and you are transferred to another organisation under the TUPE regulations, a discussion will take place with you about the scheme that you are part of to advise you of the next steps. Benefits programmes are not a contractual right under TUPE and therefore, there is no guarantee that the new employer will take a scheme forward. Usually, the scheme is closed as if you were a leaver from the organisation and all outstanding money will be taken from your final salary, and / or you will be invoiced for the remaining amount. It may be possible, where advance notice of the TUPE/ redundancy is given, that arrangements can be made for individuals to increase repayments over a number of months prior to transfer/ redundancy to minimise the outstanding money owed on leaving the Trust. Should there be any early termination fees incurred as a result of compulsory redundancy the Trust will consider payment on behalf of the individual.

For other financial arrangements such as loans please see section 4.2 above which sets out arrangements on leaving Trust employment.

## 5 TRAINING/SUPPORT

The Trust's Health and Wellbeing Team provide regular webinar sessions regarding the range of financial wellbeing support available to the Trust. Full information on financial wellbeing schemes can be found via Vivup or the individual supplier.

## 6 MONITORING COMPLIANCE WITH THE PROCEDURAL DOCUMENT

<b>What is being Monitored</b>	<b>Who will carry out the Monitoring</b>	<b>How often</b>	<b>How Reviewed/ Where Reported to</b>
Compliance with the governments national minimum wage	People systems and workforce information team	Every application for a salary sacrifice scheme	People systems and workforce information managers will conduct random audit on applications

## 7 DEFINITIONS

HMRC – His majesty revenue and customs

## 8 EQUALITY IMPACT ASSESSMENT

The Trust aims to design and implement services, policies and measures that meet the diverse needs of our service, population and workforce, ensuring that none are disadvantaged over others. Our objectives and responsibilities relating to equality and diversity are outlined within our equality schemes. When considering the needs and assessing the impact of a procedural document any discriminatory factors must be identified.

An Equality Impact Assessment (EIA) has been conducted on this procedural document in line with the principles of the Equality Analysis Policy (CORP/EMP 27) and the Fair Treatment For All Policy (CORP/EMP 4).

The purpose of the EIA is to minimise and if possible remove any disproportionate impact on employees on the grounds of race, sex, disability, age, sexual orientation or religious belief. No detriment was identified. (See Appendix 1)

## 9 ASSOCIATED TRUST PROCEDURAL DOCUMENTS

CORP/EMP34 v3 Over and underpayments policy

## 10 DATA PROTECTION

Any personal data processing associated with this policy will be carried out under 'Current data protection legislation' as in the Data Protection Act 2018 and the UK General Data Protection Regulation (GDPR) 2021.

For further information on data processing carried out by the trust, please refer to our Privacy Notices and other information which you can find on the trust website:

<https://www.dbth.nhs.uk/about-us/our-publications/information-governance/>

## 11 REFERENCES

[HMRC salary sacrifice guidance for employers](#)

[NHS Pensions – salary sacrifice](#)

[VIVUP Portal](#)

VPS payroll and pension email address: [sth.dbthpayrollenquiries@nhs.net](mailto:sth.dbthpayrollenquiries@nhs.net)

[sth.pensions@nhs.net](mailto:sth.pensions@nhs.net)



## APPENDIX 1- EQUALITY IMPACT ASSESSMENT PART 1 INITIAL SCREENING

Policy	Division	Assessor (s)	1. New or Existing Policy?	Date of Assessment
DBTH Financial Wellbeing (including Salary Sacrifice) Policy	People and OD	Tully Monk	New	Sept 2024
<b>1) Who is responsible for this policy?</b> Name of Division/Directorate: People and OD				
<b>2) Describe the purpose of the service / function / policy / project/ strategy?</b> To provide a framework for colleagues wishing to access the Trusts salary sacrifice scheme and to ensure legislative and trusts requirement are adhered to				
<b>3) Are there any associated objectives?</b> When authorising salary sacrifice schemes ensure Nation Minimum wage legislation is complied with				
<b>4) What factors contribute or detract from achieving intended outcomes?</b> None				
<b>5) Does the policy have an impact in terms of age, race, disability, gender, gender reassignment, sexual orientation, marriage/civil partnership, maternity/pregnancy and religion/belief?</b> Details: No, it seeks to manage the processes of authorising applications in a consistent manner and does not take account of any particular group				
<ul style="list-style-type: none"> <li>• <b>If yes, please describe current or planned activities to address the impact</b> [e.g. Monitoring, consultation] – NA</li> </ul>				
<b>6) Is there any scope for new measures which would promote equality?</b> None				
<b>7) Are any of the following groups adversely affected by the policy?</b>				
<b>Protected Characteristics</b>	<b>Affected?</b>	<b>Impact</b>		
a) Age	No			
b) Disability	No			
c) Gender	No			
d) Gender Reassignment	No			
e) Marriage/Civil Partnership	No			
f) Maternity/Pregnancy	No			
g) Race	No			
h) Religion/Belief	No			
i) Sexual Orientation	No			
<b>8) Provide the Equality Rating of the service / function /policy / project / strategy – tick (✓) outcome box</b>				
<b>Outcome 1</b> X	<b>Outcome 2</b>	<b>Outcome 3</b>	<b>Outcome 4</b>	
<i>*If you have rated the policy as having an outcome of 2, 3 or 4, it is necessary to carry out a detailed assessment and complete a Detailed Equality Analysis form – see CORP/EMP 27.</i>				
<b>Date for next review:</b> <b>June 2027</b>				

Checked by:	Anthony Jones	Date:	Sept 2024
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