Benefits of working at the GPhC – a quick guide

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Benefits

As an employee of the General Pharmaceutical Council (GPhC), there are a number of benefits that you receive in addition to your salary. There are also several optional benefits, which you can choose to take advantage of. This guide summarises all of the benefits available to you.

Pension schemes

You can join either of the two pension schemes available:

- **NHS Pension** career average re-valued earnings (defined benefit CARE scheme)
- **Standard Life Pension Scheme** (defined contribution scheme)

NHS pension

The NHS 2015 scheme provides a guaranteed level of benefit at retirement, payable according to a fixed formulation. It is a scheme where benefits are based on the average earnings of the member, whilst in the scheme.

**Table 1: Contributions**

<table>
<thead>
<tr>
<th>Tier</th>
<th>Full-time pensionable pay/earnings used to determine contribution rate</th>
<th>Contribution rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Up to £15,431.99</td>
<td>5%</td>
</tr>
<tr>
<td>2</td>
<td>£15,432.00 to £21,477.99</td>
<td>5.6%</td>
</tr>
<tr>
<td>3</td>
<td>£21,478.00 to £26,823.99</td>
<td>7.1%</td>
</tr>
<tr>
<td>4</td>
<td>£26,824.00 to £47,845.99</td>
<td>9.3%</td>
</tr>
<tr>
<td>5</td>
<td>£47,846.00 to £70,630.99</td>
<td>12.5%</td>
</tr>
<tr>
<td>6</td>
<td>£70,631.00 to £111,376.99</td>
<td>13.5%</td>
</tr>
<tr>
<td>7</td>
<td>£111,377.00 and over</td>
<td>14.5%</td>
</tr>
</tbody>
</table>

Eligibility

You can join this scheme after three months of service, or permission can be granted if you were a member of the scheme in your previous employment, in which case you can join from day one of your employment with the GPhC.
Standard Life pension scheme

Table 2: Contributions:

<table>
<thead>
<tr>
<th>You pay</th>
<th>GPhC’s contribution</th>
<th>Total into pension</th>
</tr>
</thead>
<tbody>
<tr>
<td>5%</td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td>6%</td>
<td>12%</td>
<td>18%</td>
</tr>
<tr>
<td>7%+</td>
<td>14% (maximum)</td>
<td>21%+</td>
</tr>
</tbody>
</table>

Eligibility
You can join this pension scheme from day one of your employment.

You will be automatically enrolled in the Standard Life pension scheme after three months of service, if you haven’t already joined one of the two schemes.

Private medical insurance
This is currently provided by Bupa.

The individual cover for each employee is paid by GPhC, subject to it being a taxable benefit. Medicash is automatically added to this benefit at an additional cost.

Cover can be extended to partners and/or family for a monthly premium.

Eligibility
After completing three months of service.

Medicash cash plan
This is a cash plan that reimburses members the cost of everyday healthcare, including dental and physiotherapy.

Eligibility
After completing three months of service.

Retail Discounts
Medicash members can enjoy retail discounts through Medicash Extras. This includes offers, rewards and reloadable payment cards from a wide range of retailers. To find out more, please visit the Medicash website using your membership credentials.

Eligibility
After completing three months of service.
**Group life assurance**

In the event of death in service, the policy will pay twice your annual salary at the discretion of the Trustees.

The benefit is automatically payable to your spouse or registered civil partner in the case of death, unless another beneficiary is specified in your *Death in Service Benefit Nomination Form*.

If you do not nominate a person to receive the lump sum and you do not have a spouse or registered civil partner, the lump sum will be paid to your estate.

If you are a member of the NHS Pension Scheme, your beneficiary will be entitled to an additional payment of twice your annual salary.

**Eligibility**

After completing three months of service.

**Annual leave**

Full-time employees are entitled to take 30 days annual leave, plus the 8 Bank Holidays. This equates to 266 hours. For part-time employees, this is calculated pro-rata. You must submit annual leave requests via Simply Personnel and these must be approved by your line manager. Up to 5 days may be carried over to the following year in exceptional circumstances. Your line manager will need to approve this and submit it to HR. Any days carried over will need to be used before 31 March.

**Eligibility**

From day one.

**Additional Annual Leave**

Up to 5 annual leave days can be purchased. The cost of the days/hours that you buy will be deducted from your gross salary. This will be deducted over 5 months, commencing from July.

For more information, please refer to the Annual Leave Policy on Infopoint.

**Eligibility**

Upon the completion of your probation.

**Flexible Working**

Employees can apply for flexible working by completing the request form attached to the Flexible Working Policy on Infopoint. Flexible working includes reduced hours and home-working. Cases will be looked at on an individual basis, considering the needs of both the employee and the GPhC.

**Eligibility**

You can apply following 26 weeks of continuous service. You can only make one request within a 12-month period.
**Career breaks and/or sabbaticals**

You can apply for up to 12 months’ unpaid leave once every five years. More information can be found in the Time Off Work Policy on Infopoint.

**Eligibility**

You must have completed a minimum of 2 years’ service before applying.

**Season ticket loan**

This is an interest free loan to purchase a 12-month season ticket loan for your train line. Repayments are deducted from your salary over a 12-month period.

**Eligibility**

Upon the completion of your probation.

**Bike loan**

This is an interest free loan to cover the cost of a bicycle as well as any necessary accessories. The deductions will be taken from your net salary.

**Eligibility**

Upon the completion of your probation.

**Eye tests and glasses**

If you wear glasses for VDU use only, the GPhC will pay £50 towards this cost. You must provide a prescription as evidence of this. This must be claim through the expenses.

*Members of the Medicash cash plan should claim their eye test and new glasses through the cash plan.*

**Eligibility**

From day one.

**Employee Assistance Programme**

This is an anonymous advice and support service available via phone and/or internet 24/7. Contact details will be provided at your HR induction.

**Eligibility**

From day one.
**Flu jabs**

These are offered annually in the Autumn months.

*Members of the Medicash cash plan can claim their flu jab through the cash plan. Staff that are not Medicash members can request a flu jab through HR when advertised.*

**Eligibility**

From day one.

**Provision of refreshments**

Tea, fresh and freeze-dried coffee and fresh milk are provided to all staff in the kitchen area of the office. Decaffeinated tea and coffee are also available.

**Eligibility**

From day one.

**Subsidised gym membership**

We offer subsidised gym memberships through Medicash.

**Various Gyms**

Medicash members are eligible for a discount on many gyms around the UK through this scheme. To take advantage of this offer, please visit the Medicash website using your membership credentials.

**Eligibility**

After completing three months of service.