

total REWARDS



your employee benefits

Your guide to:

RCH Group Benefits

Health and Wellbeing

Financial Benefits



our PEOPLE

Our people are at the heart of everything we do and everything we achieve at RCH Group.



It is the reason we offer a range of great benefits geared to helping you lead a healthy life, invest in your future, and your professional and personal growth.

**FINANCIAL
REWARD**

**HEALTH and
WELLBEING**

**LIFESTYLE
and FAMILY**

**CONTINUOUS
LEARNING**

**FLEXIBILITY,
RECOGNITION
and INCLUSION**

your **benefits** at a glance

RCH Group are committed to providing you with a total reward package that's comprehensive, inclusive, fair and competitive.

There are five categories each with a range of benefits to support you in multiple ways:

FINANCIAL REWARD

HEALTH and WELLBEING

LIFESTYLE and FAMILY

CONTINUOUS LEARNING

FLEXIBILITY, RECOGNITION and INCLUSION

FINANCIAL REWARD	Details
Salary Sacrifice Pension Scheme	Flexible employer contribution (6%, 8% and 10%)
Group Life Assurance	Minimum 1 x annual salary (additional 3 x annual salary if member of pension scheme)
Cost of Living Review	Annual cost of living salary increase is considered and negotiated with Trade Unions
Salary Sacrifice Electrical Vehicle Scheme	Eligible employees can join this scheme
Financial Awareness	Various topics throughout the year
Westfield Rewards: Retail Discounts	Discounts and special offers at hundreds of retailers, restaurants and destinations
Westfield Health* Personal Accident	Cash payouts to help employees and their families if the worst was to happen.

HEALTH AND WELLBEING	Details
Westfield Health – 24-hour Advice and Information Line.	Confidential guidance on medical, legal or domestic issues with online resources. This telephone service can be used by you, your partner and dependent children who are 16 to 24 years old
Westfield Health App	Access to My Healthy Advantage app with online resources designed to support your health and wellbeing
Westfield Health - DoctorLine	24/7 telephone access for you and your dependent children aged up to 22 to a practicing UK GP who can issue a private prescription if appropriate
Westfield Health – Expert Medical Opinion / Best Doctors	An expert second medical opinion from a world leading specialist
Westfield Health – Mosaic Health Cash Plan	Money back towards your everyday health care bills i.e. dental, optical, chiropody and therapy treatments. Separate pot of money for you and your dependent children up to 22 years old
Westfield Health – Gym discount	Discounted memberships at local gyms
Westfield Health – Scanning Service	Quick access to high quality MRI, CT and PET scans for fast diagnosis
Occupational Health Support	Access to occupational health including lifestyle support
Health Surveillance	Annual health surveillance assessments for relevant roles
Flu Vaccine	Reimbursed for cost of flu vaccine
Mental Health First Aiders	Trained mental health volunteers to support our colleagues
Domestic Abuse Champions	Trained domestic abuse volunteers to support our colleagues

LIFESTYLE AND FAMILY	Details
Annual Leave	38 days (includes 5 public holidays) for full time employees
Holiday Purchase	Up to 5 days
Enhanced Family Leave – maternity, paternity and parental	Post relevant in line with length of service
Special Leave Days	To cover life events

FLEXIBILITY, RECOGNITION AND INCLUSION	Details
Remote and Flexible Working	Committed to hybrid and flexible working
Relocation Allowance	Dependent on role and circumstances
Secondment	Regular support of secondment opportunities
Dress Down Friday	Where applicable to role, charity donation of £1 is paid to participate in dress down Friday



CONTINUOUS LEARNING AND DEVELOPMENT	Details
Professional fees and membership	Cost of 1 x professional membership per employee is reimbursed
Access to e-learning	Access to hundreds of mandatory and development courses on our Knowledge Hub
Development mentoring	Trained mentoring programme for young people who have the option to have an assigned mentor
Leadership development courses	Various options for leadership development via Knowledge Hub
Our approach	RCH Group's approach gives a clear definition of our purpose and values, what strategic outcomes are required to deliver this and how it will be achieved.
Staff Forum and Young Person Forum	Committed to ensuring all RCH Group colleagues are represented and have an employee voice
Annual employee engagement survey and regular pulse survey	RCH Group committed to improving employee engagement levels

your **financial** benefits

Salary Sacrifice Pension Scheme

When you join RCH Group eligible staff will automatically be enrolled in the Scottish Housing Associations' Pension Scheme (SHAPS) Defined Contribution Pension Scheme. You'll receive full details when you start, but here's a summary:

- **Contribute through salary sacrifice, which means you could pay less income tax.**
 - Flexible employee and employer contributions:
 - Default contribution rates are employee 3% and employer 6%;
 - Flexible contribution rates, employees can select enhanced contribution rates of employee 4% and employer 8% and employee 5% and employer 10%
- Access to TPT website to track pension investment
- Access to life assurance of 3 x annual salary
- Contact details for TPT can be access here: [Get in touch | TPT DC Members](#)

Group Life Assurance

RCH Group provides life cover for all employees at 1 x your annual salary.

Salary Sacrifice Electrical Vehicle Scheme

Eligible staff have access to join a salary sacrifice electrical vehicle scheme via Tusker. More information on the scheme and how to access this can be found here [Electric Vehicle Info.](#)

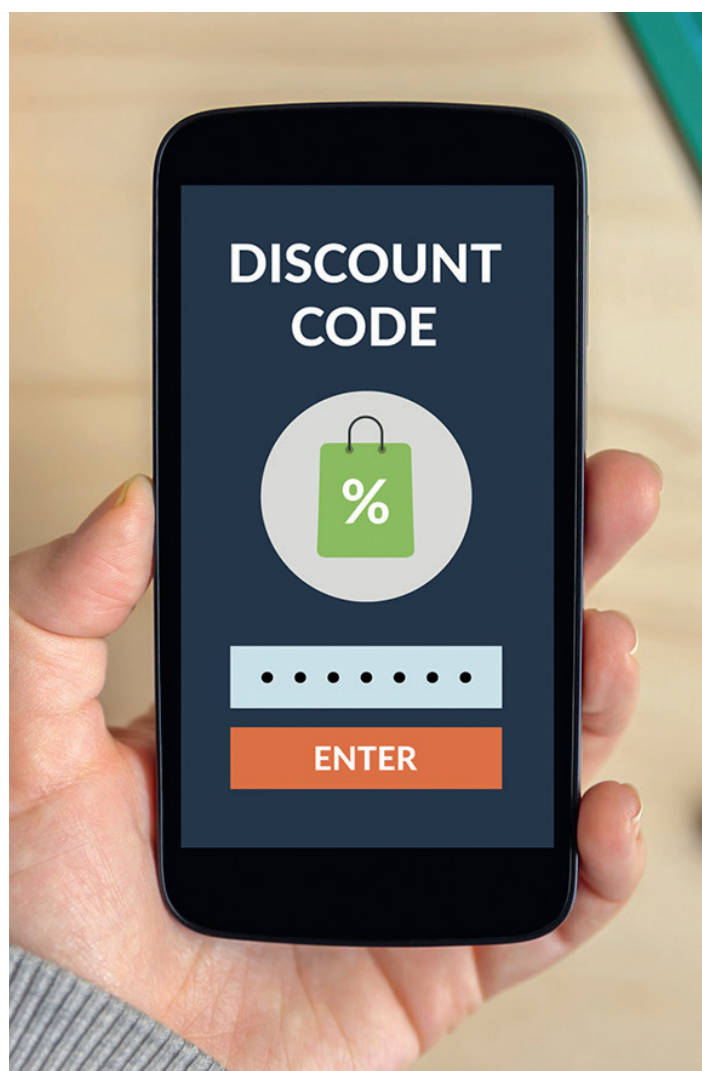


Westfield Rewards: Retail Discounts

RCH Group staff have access to discounts and offers at hundreds of leading online and high street retailers, restaurants and destinations. This can be accessed by accessing this website www.westfieldrewards.co.uk or downloading the "Smart Spending" mobile app. Offers regularly change so please access the app or website on a regular basis.

Westfield Health* Personal Accident

RCH Group employees receive a cash payout or their family receives a cash payout if the worst should happen. This includes accidental bodily injury that causes an employee's death within 24 month of the time of their accident and accidental bodily injury that causes a permanent disability to the employee within 24 months of the time of their accident.



health and wellbeing

Westfield Health* **24-hour advice and information line**

Daily life can be full of challenges. Some might be little things, and some might seem too much to cope with. However big or small our worries, having someone to talk to and share your concerns with can really help.

Through Westfield Health's 24-hour advice and information line you can get the support you need, when you need it most – 24/7, 365 days a year, and in complete confidence.

As well as offering you expert guidance on everyday matters, Westfield Health's 24-hour advice and information line can help you through more serious problems as the telephone counsellor can recommend up to 6 sessions of structured counselling sessions. This can be face to face, over the phone or video call and can also include cognitive behavioural therapy.

Westfield Health* – DoctorLine

Unlimited 24/7 telephone access to qualified practicing UK GP's where staff can call worldwide and there are also webcam appointments available.

Appointments can be arranged via the app and medicines can be prescribed to your home, workplace or nearby pharmacy.

Westfield Health* – Expert Medical Opinion / Best Doctors

RCH Group employees can get a second opinion and peace of mind from a world leading specialist if they are worried about a medical condition. This includes access to 50,000 doctors in over 40 medical disciplines where you can receive a report from an expert to share with your doctor to determine the most effective treatment. This is a 100% confidential service.

Westfield Health* **Mosaic Health Cash Plan**

RCH Group employees receive money back towards their everyday healthcare bills on an annual basis, 100% of bills are reimbursed up to their set limits. Employees can also upgrade their limits and add an additional adult when available. Employees can also receive money back towards their dependent children's healthcare bills up until they reach their 22nd birthday.

Limits include:

£55 towards optical care which includes eye tests, prescription glasses, prescription sunglasses, contact lenses and solutions for prescribed contact lenses, prescription swimming and safety goggles and repairs to prescription glasses.

£55 towards dental which helps to cover the cost of routine dental healthcare including check-ups, fillings, scale and polish, technicians' free, full or partial dentures and excludes teeth whitening.

£110 dental accident which covers dental treatment carried out as a result of accidental injury to teeth, caused by direct impact to the head that includes chipped tooth, tooth fractures, tooth knocked loose, tooth jammed into socket and tooth knocked out.

£200 can be claimed back for a specialist consultant and diagnostic via a visit to a private consultant when referred by your Medical Professional. This allows RCH Group employees to be seen more quickly and there is more of a choice of doctors.

£35 towards the cost of treatment and advice provided by a qualified chiropodist / podiatrist. Employees can claim for toenail problems, verrucas, corns and calluses, athlete's foot, dry and cracked heels, bunions or just general advice.

£150 towards therapy treatments that can be one or a combination of these treatments physiotherapy, acupuncture, chiropractic, homeopathy and osteopathy.



health and wellbeing

Westfield Health* – Gym discount

RCH Group employees gain discounts to gyms and health clubs in their area as well as online classes. Offers are updated regularly, and employees can get fit and actively start to improve their health.

Westfield Health* - Scanning Service

RCH Group employees can gain quick access to high quality MRI, CT and PET scans for fast diagnosis. Employees can choose the location and time, and be looked after by Westfield Health's professional team. MRI and CT scans are unlimited and PET scans are limited to one per 12 month period.

Occupational Health Support

All RCH employees when sick receive a day one telephone call from an Occupational Health Nurse to provide support and advice to employees.

There is also a dedicated Occupational Health Clinic every Thursday, where employees can attend to gain advice and support on any health matters including lifestyle checks. The following checks are completed at lifestyle checks:

- Blood pressure
- Cholesterol
- Measurement of weight, height & body mass index (BMI)
- Lifestyle advice

This is a confidential service.

Health Surveillance

As part of RCH Group's occupational health service, employees in relevant roles receive an annual health surveillance review. As part of this review the following checks are made:

- Spirometry
- Audiometry
- Skin
- HAVS
- Mobility
- Blood pressure
- Vision

This is to prevent any occupational exposure to RCH Group employees.

Flu vaccine

Flu can affect people of all ages regardless of general health and fitness and it can spread quickly in the workplace. While many of our employees are offered vaccines through the NHS, we realise that some of you are not eligible.

If that's you, please contact a local pharmacy to arrange to get your flu vaccine. Once received please complete [Travel & Sub Claim Form](#), pass to the HR Team for approval and you will receive reimbursement of this cost in your next pay.



***Westfield Health – RCH Group employees receive a letter to advise of all contact telephone numbers / websites when they start employment and thereafter on an annual basis.**

Employees can claim for their dependent children up to their 22nd birthday, the optical, dental, therapy treatment and specialist consultations and diagnostics limits are all shared between dependent children.

Employees can upgrade their policy to a higher level or set up a policy for an additional adult in April each year.

lifestyle and **family**

Annual leave

RCH Group want you to enjoy a healthy work / life balance and offer enhanced and flexible leave entitlements to support this. All full-time employees receive a minimum of 38 days of annual leave (this includes 5 days of public holidays).

Salary sacrifice: holiday purchase scheme

Employees can buy up to five additional annual leave days in a holiday year. RCH Group will deduct the cost directly from your salary over 3 months, helping you to save on tax and national insurance.

You will need to complete the [Holiday Purchase Form](#) and send the completed form to HR before the start of the new holiday year on 1st January.

Enhanced family leave

RCH Group offer enhanced maternity, paternity, adoption and parental leave to all employees who have the appropriate length of service. The appropriate procedures can be accessed [HERE](#).

Employees with twelve months continuous service with RCH Group at the beginning of the 11th week before the expected week of childbirth will receive enhanced maternity leave pay. This is 6 weeks at 9/10 of weekly pay, 12 weeks at half pay (plus SMP at the lower rate, or 90% of the normal pay whichever is lower), 21 weeks at SMP lower rate and any further leave is without pay.

All other contractual benefits will continue to accrue, with the exemption of normal base salary.

Shared parental leave is paid to qualifying employees at a rate of 6 weeks at 9/10 of weekly pay, 12 weeks at half pay (plus SMP at the lower rate, or 90% of the normal pay whichever is lower), 21 weeks at SMP lower rate and any further leave is without pay.

Two weeks of Paternity leave is paid to eligible employees at a rate of one week of full pay and one week at SPP.

Additional family days

RCH Group recognises that there will be occasions when employees will need to take time off work to deal with unexpected events involving one of their dependants. There will also be unfortunate events such as a family bereavement where employees will also be required to take time off work. To support employees with this RCH Group gives paid leave where appropriate and more information can be found in the [Special Leave procedures](#).



flexibility, recognition and inclusion

Remote and flexible working policy

RCH Group's Remote Working Policy supports employees in roles (where appropriate) to take responsibility for their work location patterns, in line with organisational and team needs. More information can be found here: [Connect with Human Resources - Remote Working](#).

RCH Group is also committed to the principles of work/life balance, and where appropriate (dependent on role and operational requirements) gives employees some discretion in their starting and finishing times each day. Refer to RCH Group's Flexible Working Procedure for more information [Connect with Human Resources - Family Friendly](#).

Relocation Allowance

If you relocate after successfully gaining a post at RCH Group, our relocation allowance provides support for removal and family costs within HMRC limits.

Secondment

RCH Group regularly support secondment opportunities enabling both vertical and lateral moves within the Group. As well as career development and the opportunity to upskill, secondments are a great way to develop your network and build relationships which can prove beneficial throughout your career. All secondment opportunities are e-mailed to all RCH Group staff.

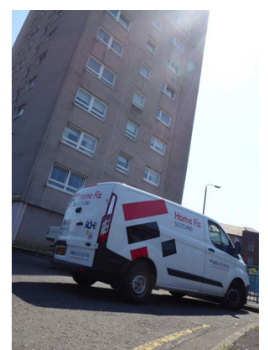
If you are interested in a secondment, please discuss with your line manager at your monthly one-to-one meeting and / or at your annual appraisal.

Dress Down Friday

Our dress down Fridays support RCH Group in having an open and inclusive working environment. While we can't offer this across all workspaces, you'll have the option to wear casual wear if it's appropriate for your business areas.

To participate in the dress down Fridays, employees pay a £1 charity donation, and this is deducted from their four-weekly pay. Employees select three preferred charities, and the money is paid to the preferred charities on an annual basis.

If you would like to participate in the £1 charity donation scheme, please complete this form and return to [Payroll Charity Deduction](#).



continuous learning...

Continuous learning and development

RCH Group inspire our employees to progress and invest in the training, skills and experience that assure them of a great career. In turn, each of our employees has a personal responsibility for their own continuous learning and development.

Discuss your learning and development needs with your line manager at your monthly one-to-one meeting and / or at your annual appraisal.

Professional fees and membership

RCH Group will pay a maximum of one professional membership subscription per year where it is a requirement of the job role. Payment will be reimbursed less income tax, with this amount being based on the employee's individual tax banding. The taxable element can then be claimed by the employee from HMRC.

This form is required to be completed and passed to HR along with the receipt of your professional membership subscriptions:

[Professional Fees Reimbursement Form.](#)

Access to e-learning

All RCH Group employees have access to hundreds of mandatory and development courses on our Knowledge Hub Learning Management System (LMS).

This includes mandatory courses such as health and safety and governance and other courses for personal development that includes ICT, leadership and wellbeing.

Employees have access to all mandatory and development courses and are empowered to take charge of their own learning and development

Development Mentoring

RCH Group has a young person mentoring scheme, where young people have the choice to be assigned to a trained mentor. This is to help in the development and investment of our young people.

This type of support can boost individual performance and satisfaction at work through new ideas, helpful advice and giving greater confidence and direction.

Over time we are hoping to develop this scheme to all RCH Group colleagues.

Leadership Development Courses

As you progress in your career and take up people management roles, RCH Group will provide you with support and training that equips you with the skills and mindset to manage, motivate and enable high performance.



...and development

Our approach

At RCH Group, how we work is just as important as what we do. RCH Group's approach gives a clear definition of our purpose and values, what strategic outcomes are required to deliver this and how it will be achieved.

Staff Forum and Young Person Forum

RCH Group are committed to ensuring all colleagues are represented and have an employee voice. This is done via Staff Forum and Young Person Forum and these forums are held bi-monthly.

The Forum provides feedback on policies and procedures and they work together to understand employee's interests and concerns and increase employee involvement.

Annual employee engagement survey and regular pulse survey

RCH Group conduct an annual employee engagement survey and pulse surveys once per quarter. Employees are asked to answer a number of questions which measures drivers of engagement including motivation, satisfaction, pride and advocacy.

Results are analysed with feedback giving to employees along with an action plan to continually improve employee engagement levels at RCH Group.





LAST UPDATED: August 2023

If you need any more info on any
of these benefits, please contact:

hr@riverclydehomes.org.uk

RCH GROUP