

Financial Support & Discounts for Staff





Financial advice



Health and wellbeing



Financial Support for NHS Staff



Childcare and Carers



Travel



NHS Staff Deals and Discounts





Dealing with money can sometimes be off-putting, especially if you are unsure how things work. Here are some of the different resources that can help NHS and AWP staff.

NHS England and the MoneyHelper Service

NHS England have been working with the MoneyHelper Service, an organisation who work to improve financial wellbeing across the UK, to provide NHS employees with free, independent support.

More tools, including a budget planner, webchat, and advice are available on NHS England » Financial wellbeing

Citizens advice

Help with Debt, Budgeting, Mortgage, Rent arrears, Borrowing, Banking, General Financial advice citizensadvice.org.uk

Turn2us

A national charity providing practical help to people who are struggling financially <u>turn2us.org.uk</u>

Vivup & Wagestream

We have chosen to partner with Vivup and Wagestream and both of these platforms offer financial advice. Please see <u>Vivup</u> and <u>Wagestream</u> for more information.





Your health and wellbeing is important to us. We offer a number of services including free eye tests, mindfulness sessions, free flu vaccinations and counselling.

PAM Assist

The AWP Employee Assistance Programme (EAP) is provided by PAM Assist. The aim of the EAP is to support our staff through personal problems and/or work related problems that may impact on job performance, physical health and/or psychological wellbeing

Wellbeing Hubs

We have various wellbeing hubs across the Trust. They are here to promote and support staff to be healthy and happy at work

BHSF Health Cash Plan

AWP employees are eligible to join <u>BHFS's Health Cash Plan</u>, choosing the level of coverage that's right for them and their family. As a member of the Health Cash Plan you are able to reclaim a percentage* of the cost of charges you have paid for mental and / or physical health appointments, prescriptions and treatment – all within 48 hours of submitting a claim.

*Please note, there are limits to how much you can claim back and this will depend on the level of cover you choose.





There are different agencies that can provide financial support and grants for NHS Staff. Please note that unions will require you to be a member before you can access grants or support.

UNISON

Unison offers a There for You financial assistance scheme. Members can apply for a one-off grant to help with essential expenses, urgent repairs, disability equipment and adaptations, utility bills and funeral costs. There for You

Royal College of Nursing

The RCN offers benefits and debt advice as well as RCN Foundation Benevolent Service hardship grants for nurses, midwives, and health care support workers, who are finding it hard to make ends meet. rcnfoundation.rcn.org.uk

Cavell Nurses Trust

Cavell Nurses Trust is charity that supports UK nurses, midwives and healthcare assistants, both working and retired. They can provide one-off grants to relieve financial hardship and rapid emergency funding for those at great risk. cavellnursestrust.org

Social Workers Benevolent Trust

The small charity offers a one off, limited financial help to social workers – including retired social workers – and their dependents in times of hardship, for example when experiencing sickness, bereavement, family difficulties or sudden catastrophe. swbt.org



Support is available for prospective and new parents.

Tax Free Childcare Accounts

For every £8 you pay into the online account, the government adds £2, up to a limit of £2000 per year. (Per child aged 0-11, or 16, if disabled). The money can go towards a whole range of regulated childcare, including nurseries, registered childminders, after-school clubs or holiday clubs. T&Cs apply, please go to childcarechoices.gov.uk for full details.

Healthcare Workers Foundation

The Healthcare Workers Foundation provide financial support for child-care related costs through grants of up to a total of £1,000 annually. Use your NHS email to register for a free account:

healthcareworkersfoundation.org/healthchain/login

Discounts and deals for children's meals, days out and more

Restaurants and cafes often have deals and discounts on children's meals. From "kids eat free" to deals with "no minimum spend", go to Moneysavingexpert.com for an up to date list of food and drink offers. On this site you'll also find many other seasonal offers that help you make your money go further when it comes to spending on your children.

Carers UK

Help with Benefits, Health Costs, Debt, Household Finances, and Pensions for carers carersuk.org





We have a variety of different discounts and offers for AWP staff to help you get around including pool cars and electric bikes, salary sacrifice schemes and NHS discounts with a various partners.

Salary Sacrifice cars

AWP has teamed up with CPC Drive to bring you the Salary Sacrifice Car Scheme, which lets you drive away a brand new, fully-maintained and insured car for up to three years. (This offer is available to staff who have passed their probation period.)

Trust cycle to work scheme

Enables staff to purchase a bike and/or accessories via monthly salary sacrifice payments.

First Bus Commuter Travel Club

AWP has teamed up First Bus and are part of their commuter travel club offering cheaper bus travel for our staff.

Breakdown Services

Green Flag offer discounts for NHS staff.

Electric vehicle charging

We currently have one EV charging point with two sockets, at Bath NHS House. The Trust's Climate Emergency Action Group is currently managing a project that will see the installation of more charging points across AWP's sites in Bristol by the end of summer 2023, with additional sites to follow in 2024-25 and further sites in 2025-26...





AWP has partnered with a select few companies who offer financial benefits and savings that we believe will assist our staff. These are: **Vivup**, **Wagestream** and the **BHSF Health Cash Plan**.

These companies' offers are detailed on pages 9-11 of this booklet, and in addition, below is a list of other NHS Staff deals and discounts on the market that are available to all NHS staff. From discounts on mobile phones to takeaway food, we hope there is something for everyone!

Blue Light Card

A hugely popular NHS Discount card. For just £4.99 for two years, you can apply for a Blue Light Card. This gives you access to their discount app, and you will also receive a discount card to be used in different shops, restaurants, and cafes across the UK. bluelightcard.co.uk

Health Service Discounts

Whatever your role, if you work in healthcare you can save across a huge range of NHS & healthcare discounts, money-saving deals and vouchers healthservicediscounts.com

NHS Staff Benefits

Exclusive handpicked deals for NHS Staff nhsstaffbenefits.co.uk

Money Saving Expert

Many companies offer special discounts for NHS staff. This guide lists the top deals available moneysavingexpert.com (as at July 2023).





Save on shrinking your carbon footprint

Help the planet (and your pocket) with a range of eco-friendly discounts in Lifestyle Savings







For NHS Workers

Manage your money more easily with Wagestream

Our toolkit of simple-to-use financial products and services for everyday explained.





Track

Easily check your shifts, salary and expenses in real time.



Stream

Use flexible pay to choose when to get paid.



Live chat with an expert about your money.



Build

Get a 5% boost on money you put aside for your future.



Autopay

Get paid 40% of your approved bank shifts every week.



Vouchers

Discounts at major supermarkets.



Benefits checker

Understand if you're entitled to government support.



Everyday savings

Discover deals on broadband.

Download Wagestream today

Available on the App Store and Google Play





Please note: this app is available for substantive staff only at present. (31/7/23)





Save money on your everyday healthcare

A health cash plan from BHSF could help you spread out the cost of essential healthcare – like trips to the dentist or opticians.*

- Receive cash payments towards healthcare costs
- Claims are paid directly to you, into your bank account
- * Benefits may differ according to each health cash plan offered by BHSF.

Health Cash Plan premiums are deducted after tax and National Insurance. No medical examination is required. You just need to be an employee aged 16 or over when you apply and a resident of the UK

Terms and conditions apply. BHSF Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

To find out more, speak to the Employee Experience Team by emailing: awp.healthandwellbeing@nhs.net





Last updated: August 2023. Next scheduled review: February 2024.