#### ****Benefits****

The College recognises that our staff are key to the effective functioning of the College.  In acknowledging this, the College wishes to support its staff by offering a range of non-contractual benefits which, depending on your role, may include the following:

#### **Pension**

The College offers membership of a Defined Contribution Pension Scheme, managed by Prudential, to eligible staff after a qualifying period of 12 weeks.  The standard contribution rate for this scheme starts at 3% by the employee and 6% by the College.  Every January, staff will have the opportunity to increase their contribution from 3% to 4/5/6 or 7% and the College will increase their contribution in line with this so 8/10/12 or 14% respectively. From April 2023 employees can also opt into Salary Sacrifice with their pension.

All staff who are employed on a fixed-term or casual contract are able to join the NEST Government Pension Scheme.  The standard contribution rate for this scheme is 5% by the employee and 3% by the College. Staff can choose to increase their contribution.

**Access to a 'cash plan' healthcare scheme (currently provided by Medicash)**

'Medicash' is a cash plan scheme that allows staff to claim back costs towards their everyday health care costs eg sight tests, or dental check-ups.  The College provides membership of the scheme to eligible staff free of charge.  This represents a taxable benefit.

Medicash is offered to staff who join the College’s Prudential Pension Scheme. The College pays for Level One membership and staff can elect to add members of their family and to increase their levels of membership by contacting the College’s HR Office.

All members of Medicash are eligible for Medicash Extras. This gives access to online discounts on shopping, travel, entertainment, dining and more, including cinema tickets.

[Medicash Extras | Medicash](https://www.medicash.org/customer-service/medicash-extras/)

#### **Annual Leave**

The College offers a generous annual leave allowance of 34 working days (inclusive of Bank Holidays), pro-rata for those not working a 5 day week.  The holiday year runs from 1 October to 30 September.

**Group Life Insurance Cover**

The College provides Group Life Insurance cover (also known as 'Death in Service' benefit) for all its non-casual employees.  It pays out a lump sum of two times' annual salary to the family or next of kin for an employee in the event of their death whilst employed by the College.

**Help at Hand from Unum**

Help@Hand is a new service offered by Unum and aims to provide employees, their partner and children with unlimited access to a UK based Remote GP within 24 hours of requesting an appointment. Each video consultation lasts up to 20 minutes and is available 24/7, 365 days a year.

**Second opinion**

Medical second opinions are available either face-to-face or via video consultation with a UK-based specialist following a diagnosis from a treating doctor. Employees, their partner and children (up to18 or 23 if in full-time education) have access to two consultations per year shared between them.

**Mental Health Support**

Up to eight mental health support consultations (including an initial assessment) per year are available through Help@hand to be shared between you and your partner. Based on clinical need following a video consultation assessment, the service is delivered either face-to-face or through supported computerised cognitive behavioural therapy (CBt) with an assigned therapist.

**Physiotherapy**

Up to eight physiotherapy consultations (including an initial assessment) per year are available through Help@hand to be shared between you and your partner. Treatment is delivered either face-to-face or digitally, based on clinical need following a video consultation.

All four Help@Hand services are accessed via one app with the entry point to services via one specialist health provider, Square Health – ensuring a unique, simple and straightforward user experience

You will receive an email from me sending you a link to register to this service.

**Meal allowance in the College's Buttery Dining Room**

Staff can enjoy a range of hot and cold meal options (subject to a daily monetary limit of £5.00 provided they work before and after the lunch period, which is 12.30 pm – 1.30 pm). This meal allowance is only available when the kitchens are open.

#### ****Cycle to Work Scheme****

The College has a cycle to work salary sacrifice scheme in place and can also provide access to secure cycle parking for those who wish to cycle to work.

#### Relocation Loan Scheme

Staff relocating to within a 20 mile radius of the College can apply for an interest free loan, up to the value of three months’ net pay, or up to a maximum of £5,000, whichever is the lesser amount. This will also be offered to prospective new employees.

The loan would be solely for the purpose of the removal costs, security deposit, first month’s rent and/or any legal or administration fees associated with moving into or between accommodations.

The member of staff will pay back the loan to the College over 12 equal monthly payments directly from their monthly salary and agree to an extended period of notice of 3 months duration

To apply for the loan staff must complete the application form below and email it to [hr@clare.cam.ac.uk](mailto:hr@clare.cam.ac.uk)

[Relocation Loan Application](file:///\\admin\userdata\Users\sh435\My%20Documents\staff%20handbook\website%20updates\Relocation%20Loan%20Application.docx)

**Travel to Work Loan**

Staff on a contract of three months or more can apply for a travel to work loan, which is an interest free loan, up to the value of one month’s net pay, or up to a maximum of £2,500, whichever is the lesser amount.

The loan will be for the purpose of purchasing an annual bus or rail ticket (the Travel to Work Loan cannot be used for tickets of a duration of less than a year) at standard class travel, or to assist with the purchase of a bicycle and associated safety equipment. Staff will need to produce receipts.

The loan will be paid back over 12 equal monthly payments directly from their monthly salary.

To apply for the loan staff must complete the application form below and email it to [hr@clare.cam.ac.uk](mailto:hr@clare.cam.ac.uk)

[Travel Loan Application](file:///\\admin\userdata\Users\sh435\My%20Documents\staff%20handbook\website%20updates\Travel%20Loan%20Application.docx)

#### Parking

We do offer parking to staff, subject to availability.

#### ****Training and Development****

The College offers a range of staff development opportunities and events to support staff in their role and to help them develop their career.