



# STAFF BENEFITS


**fdf**

food & drink  
federation

passionate about food & drink



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## Savings & Retirement

### Group Personal Pension Plan (GPP)

As soon as you join FDF you will be sent a notification confirming that you will be automatically enrolled into our GPP, which is provided by Aviva.

The GPP allows you to:

- Build up a sum of money in a tax efficient way to provide for your retirement.
- Provide benefits on your death to your dependant(s) and beneficiaries.

You will be able to easily make changes to personal details, pension contributions and investment choices directly through your Aviva online account.

Provided you contribute 3% of your pensionable salary, FDF will pay contributions into your fund on your behalf of 9% of your pensionable salary.



## Protection

### Group Life Assurance

FDF's Group Life Assurance Scheme (GLA) offers a life assurance benefit in the event of death in service before Normal Retirement Date (65). All eligible employees are entitled to this benefit from the date they join FDF. The benefit level offered is 4 x salary for all employees

The Trustees have ultimate discretion to whom the benefits are paid in the event of your death; however, your wishes will be taken into account. It is therefore very important to make sure you complete the Expression of Wish Form and keep it up to date at all times. The form is available on the staff area of the website and from HR.

We also have an Excepted Group Life Assurance Scheme in place for any employees who have exceeded their Lifetime Allowance. This scheme mirrors the benefit levels of the regular GLA.

### Private Medical Insurance

Our Private Medical Insurance (PMI) scheme is designed to provide you with rapid, high quality medical treatment following referral by a GP (General Practitioner). This allows you to choose a convenient treatment date, time, specialist and hospital, within any conditions imposed by the insurer. Our PMI is provided by BUPA.



## Protection contd

Once you have completed your six month probationary period, you will be eligible to join the PMI.

Your spouse/partner and/or children are also entitled to join the scheme.

Premiums for the PMI are paid by FDF but please note that since this is classed as a benefit in kind, you pay your marginal rate of Income Tax on the premium (plus any excesses paid by FDF). The tax liability will be reportable by FDF on your annual P11D.



## Health & Wellbeing

### Feel Good 4 Life (FG4L)

'Feel Good 4 Life' is FDF's workplace wellbeing scheme. It has a vision for FDF to be an exemplar for workplace wellbeing to pro-actively provide a responsible and social calendar of events each year aimed at encouraging well-balanced, healthier lifestyles and mental wellbeing.

FDF staff have a personal responsibility to look after their health; in return FDF will provide the investment to enable staff to do this in the workplace. The remit of the FG4L scheme will include promoting physical activity, celebrating food and encouraging a balanced approach to diet, encouraging responsible alcohol consumption and improving social cohesion (that increases mental wellbeing) across teams and divisions.

The FG4L team organise regular events throughout the year which have either a health and wellbeing or social focus.

They also provide a twice weekly fruit drop to promote healthy eating.

### Eye Care Vouchers

As part of our commitment to employee wellbeing, we offer employees vouchers for free annual eye care examinations. The vouchers we provide are accepted by over 90% of opticians which ensures that all employees can enjoy flexibility and choice on where to get their eyes examined.



All employees are eligible to receive an eye examination voucher as soon as they join FDF. You can receive a maximum of one voucher per year.

## Health & Wellbeing contd

### Employee Assistance Programme

FDF offers a confidential, free and independent employee wellbeing service that offers employees support, expert advice, information via a 24/7 online or telephone service and specialist counselling provided by qualified professionals to help you and your immediate family deal with the challenges you may face in life both practical and emotional.

This specialist information service is available to help you with practical information and advice covering a range of topics affecting health, family, money matters and work.

#### The service covers:

- > Life support
- > Bereavement assistance
- > Medical information
- > Online resources via [www.healthassuredeap.co.uk](http://www.healthassuredeap.co.uk)
- > Legal information
- > Financial information
- > Debt counselling
- > Telephone counselling (up to 8 sessions)
- > Face-to-face counselling
- > Online Cognitive Behavioural Therapy (CBT)

### Gym & Exercise

#### Gym & Exercise Subsidy

As part of FDF's workplace wellbeing scheme, all employees who have completed their six month probationary period are eligible to receive a subsidy for regular gym subscriptions, exercise classes or activities.

We will pay up to £20 per month for these activities (maximum of £240 per year). The subsidy is paid through the payroll process and is therefore subject to tax and NI.

If you wish to claim your gym subsidy, please obtain a form from the staff area of the website or from HR. You may claim for a minimum of 3 months at a time and will need to attach proof of payment along with your application.

#### Local Gym Rates

If you wish to join a gym local to the FDF offices, we have arranged a corporate rate at the Oasis Sports Centre (32 Endell Street, WC2H 9AG) which includes a gym, pools, exercise classes, training programme etc. Please contact them directly for further information.



### Cycle to Work Scheme

Employees who have completed their six month probationary period are eligible to join the Cycle to Work scheme, run by Cycle Solutions.

The scheme offers staff tax reductions if they wish to enjoy the benefits of cycling to work; in return, staff will make a 'salary sacrifice' for the tax-free benefit of using the bike and cycling equipment.

You are able to spend up to £3,000 to rent a bike and accessories, paid back to FDF in 12 monthly instalments. On completion of your 12 monthly payments, the contract is transferred to Cycle Solutions who then give you the following options:

- > Return the rented bike and accessories to Cycle Solutions
- > Pay the fair market value for the bike (typically 18-25% of the original price)
- > Extend your user agreement with

Cycle Solutions for 36 months (a small refundable deposit will need to be paid of 3% or 7% depending on the value of your bike). If you wish to keep your bike and accessories after the 36 months, the deposit is retained and you will now own the bike. If you do not want to keep the bike, your deposit will be returned.

If your Cycle to Work contract is still active on leaving FDF, you will need to pay the balance of the initial contract to FDF in your final salary. If your final salary will not cover the entire balance, then you will need to pay the remainder to FDF within 14 days of you leaving. Cycle Solutions will then contact you with regard to any further payments.



## Health & Wellbeing contd

### Health & Wellbeing Assessment

FDF offers employees a confidential 30 minute onsite health and wellbeing assessment carried out by a qualified Occupational Health professional from Nuffield Pro-active Health.

The assessment tests cholesterol, blood pressure, BMI, height and weight.

The assessments are offered to employees every 2 years and are arranged by HR.

### Flu Vaccinations

As part of our commitment to health and wellbeing, FDF offers annual flu vaccinations to all employees. HR will provide vouchers for employees wishing to have the vaccine. Employees are then able to arrange appointments at a time and location most suitable for them.



## Lifestyle

### Annual Leave

Our standard annual leave entitlement for all employees is 25 days, plus 8 bank holidays. This is pro-rated for part time employees.

In addition, FDF offers employees an additional 3 days holiday to use between Christmas and New Year when our offices close.

Our holiday year is 1 January to 31 December and employees are able to request carry over of up to 5 days to the following year (to be taken by 31 March).

### Long Service

FDF also offers up to 5 additional days holiday to employees according to their length of service, so that total annual holiday entitlements will be as follows:

- > 25 days up to 5 years' service
- > 26 days at 5 years' service
- > 27 days at 8 years' service
- > 28 days at 10 years' service
- > 29 days at 15 years' service
- > 30 days at 20 years' service

The additional holidays are awarded during the year in which the relevant level of service is completed and will be pro-rated for any part time workers, as well as for any employees who leave during the holiday year.

Additional holidays may be taken within the normal holiday year but cannot be added to the maximum carry over amount of 5 days. At the end of the holiday year, any additional holidays untaken will not be paid so make sure you use up all your leave.

## Lifestyle contd

### Discretionary Paid Leave

FDF offers support to staff who are preparing for significant events in their lives, and once you have completed your six month probationary period, discretionary paid leave is available for:

- House-moving: up to three days after one year's service, depending on circumstances and limited to a maximum of three days in five years' service;
- Your own marriage: up to five days after one year's service and limited to a maximum of five days in 5 years' service;
- Re-located staff moving from other parts of the country: up to three days.

FDF also offers discretionary paid time off for compassionate leave such as bereavement, and jury service.

### Career Breaks

We also have a career break policy in place to enable employees to take extended periods of unpaid time away from work and to help employees strike a balance between their work and personal life. A career break can be used for a variety of purposes such as further study/qualifications, childcare, pursue a personal interest or travel. Employees can request to take up to 52 weeks unpaid leave and applications must be submitted in writing to your line manager.

### Flexible Working

FDF is committed to supporting work-life balance for all employees, without compromising the delivery of our business objectives.

You have a legal right to request flexible working once you have worked for FDF for 26 weeks. In addition, our workspace and technology have been designed to enable us to work flexibly in a range of different workspace settings, based on individual preferences and the work that needs to be undertaken. We have guidelines in place to support you to work more flexibly both within and outside the office environment, and you should agree any working from home requests with your line manager.

### Travel Insurance

All employees are entitled to receive business travel insurance and HR will add you to the policy as soon as you join FDF.

Employees who have completed their six-month probationary period are eligible to extend their insurance to Leisure Travel cover for themselves as well as their spouse/partner and/or children, provided they live at the same address.

### Season Ticket Loan

Once you have completed your six month probationary period, FDF can provide you with an interest-free season ticket loan up to the value of £10,000 to help you with the upfront cost of transport. The loan amount is repaid through monthly deductions from your salary.

Should you leave FDF prior to the end of the full repayment of the loan, you will be asked to repay the outstanding amount of the loan from your final net salary. If your final salary will not cover the balance, you will need to pay the remainder to FDF within 14 days of you leaving.

### Volunteering

As a demonstration of our commitment to our employees and the communities in which we work, employees wishing to volunteer for community or charitable activities can apply to take up to 3 days paid working time per year for community volunteering (pro-rated for part time employees).

Volunteering activities may include fundraising events or time spent donating your time and skills to charitable organisations. Volunteering may be short-term such as giving careers talk in schools, delivering a workshop or supporting a charity event. Long-term volunteering opportunities could include mentoring,



becoming a charity trustee, a school governor or becoming a befriender. Any volunteering activity must have a positive and enduring social, environmental or economic impact.

FDF also covers reasonable domestic expenses related to the volunteering request, providing that they have been approved in advance.

Employees wishing to apply for employer supported volunteering should complete the volunteering application form which is available from HR. Requests are made to line managers and employees must outline the impact of the request on their team.

For further information, please read the Employer Supported Volunteering Policy in the Employee Handbook.



## Incentives

### Members Introduction Bonus Long Service Awards

Staff, either as individuals or teams, will qualify for a bonus by introducing a new full, affiliate or associate member to FDF. To be eligible, you must have completed your six month probationary period.

A letter from the relevant member/ association should confirm the introduction. Company members of Associations currently in FDF membership are not included in the scheme.

#### Payment

The CEO will have the final decision on payment of the bonus to either an individual or to a team.

The bonus is taxable and subject to NI but is not included as pensionable earnings and will be payable in the month following confirmation.

FDF offers awards in recognition of the contribution that long serving staff make to our work.

The award applies to all employees regardless of contractual working hours. The qualifying period for an award is a minimum of 10 years' service.

A discretionary award will be made to staff on celebration of retirement.





# About FDF

The Food and Drink Federation is the voice of the UK food and drink industry, the largest manufacturing sector in the country. Our sector directly employs around 400,000 people and accounts for almost 19% of the UK's total manufacturing sector by value. We are an essential partner to UK farmers, buying the bulk of what they produce.

Our membership comprises manufacturers of all sizes as well as trade associations dealing with specific sectors of the industry. In representing the interests of our members, we focus on the following core priorities:

- Food Safety and Science
- Health and Wellbeing
- Sustainability
- Competitiveness

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