



# Cost of Living Support

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## Introduction

The rising cost of living is impacting everybody, including those who have not faced financial challenge before. We also recognise that the rising cost of living can affect our mental health and wellbeing too. Therefore, we have created the following document to offer you a variety of support including: confidential advice, guidance and wellbeing support, discount options, educational webinars and more.

If you are experiencing, or are likely to experience, severe hardship, please do speak to your manager and/or a colleague from the People Team. We will endeavour to support you as best we can through what is a stressful and worrying time.

## Additional Hours

We understand this isn't possible for everyone, but if you are interested, we do offer additional paid hours with our IUC team which can be done outside of your normal contracted hours. These roles could include:

- Call Handlers
- Host/Receptionist
- Driver
- Despatchers

If you are on the rota for these roles and want additional hours, please look on RotaMaster for shifts that are available or contact the IUC Shift Managers [iuc.managers@nhs.net](mailto:iuc.managers@nhs.net)

If you are not currently on the rota for these roles speak to your manager as well as the IUC Shift Managers to ensure the training you will need will not impact your current role.

## Employee Assistance Programme

Our Employee Assistance Programme, Life & Progress, offer **24/7 free and confidential advice, support, and counselling**, to BrisDoc co-owners.

We recognise that the cost-of-living crisis may be impacting your wellbeing in a variety of ways, however, you are not alone. You can access immediate counselling and other support via:

**Telephone:** 0800 083 3375

To access the online EAP staff portal with a wealth of digital resources:

**Web Portal:** [www.lap-access.co.uk](http://www.lap-access.co.uk)

**Username:** brisdoc247

**Password:** employee365

You can also access a range of online resources for [managing your finances](#), covering:

- Budgeting
- Child Benefit Changes
- Credit Card Debt
- Debt
- Financial Health Check
- Budgeting Calculator
- Households & Money
- Reduced Income
- The Importance of a Will

## HSBC Financial Wellbeing Webinars

HSBC are offering **free to attend daily webinars** that provide you with the knowledge and tools to achieve your financial goals no matter who you bank with personally.

The webinar topics include:

- Coping with cost of living including sustainable choices
- Making the most of your money
- Creating a budget
- How to check your credit report
- Pensions
- First time buyer
- Retirement – thinking ahead
- Beginners guide to investing
- Starting to save

You can view the full calendar, and sign up [here](#).

## 1-2-1 Financial Wellbeing Consultations

We have partnered with Lansdown Place to provide all our colleagues, including self-employed staff, with the opportunity to have a **free 30-minute virtual consultation**, with a financial advisor, on the following areas:

- Debt management & Cash Flow
- Investments – making your money work as hard as possible in times of high inflation.
- Mortgages – getting you on to the property ladder, re-mortgaging and moving.
- Insurance products - protecting you, your family & providing financial security
- Private Pensions & Pension Consolidation (Non-NHS) – supercharging retirement plans in uncertain times
- Tax Planning
- Generic Financial Queries

The first block of consultations will be on **Thursday 1<sup>st</sup> December 1-5pm**. To sign up for your free 30-minute virtual consultation, please email Callum Broom at

[callum.a.broom@sjpp.co.uk](mailto:callum.a.broom@sjpp.co.uk), using the subject header 'BrisDoc Financial Wellbeing Consultation'. You will then be emailed a Microsoft Teams link to attend the consultation.

## Financial Wellness Wellbeing Hub

Further financial wellbeing support, including budgeting and savings apps, toolkits, calculator, and advice, can be found on our [Financial Wellness page](#).

## Staff Discounts

### Travel Discounts

#### First Bus Commuter Travel Club

We are travel partners with First Bus, which means you can benefit from 10% discount, on selected tickets, for your work and leisure travel. You can log in or register [here](#). Select BrisDoc from the employer drop-down menu once you've logged in, and then enter your work email address. Download the First Bus App and set up an mTicket account. Purchase your discounted Commuter Travel Club ticket on the website and it will be sent direct to your phone.

#### The Galleries Car Parking

Our BMC staff are entitled to a discounted parking rate of £6 a day. In order to claim this discount, you will need to complete a form, which you can get from the management suite on the middle floor of The Galleries shopping centre. Once you have completed the form, you will receive a card which you can use to scan in and out the car park and pay for your parking.

#### Cabot Circus Car Parking

All our staff can sign up for discounted parking at Cabot Circus, with a rate of £6.90 a day, £140 a month or £1500 a year. More information can be found through [Premium Car Parks](#).

#### NCP Car Parking

All our staff can access discounted Season Tickets at selected NCP Car Parks in Bristol City Centre.

<b>Eligible Car Parks</b> <i>(Season tickets sold separate for each location only)</i>	Bristol Nelson Street MSCP/ Bristol Rupert Street/ Bristol Broadmead/ Bristol Prince Street/ Bristol Queen Charlotte Street/ Bristol St James Barton/
<b>Quarterly ticket</b>	RRP £ 527 - <b>With 20 % discount £422</b>
<b>Annual ticket</b>	RRP £ 1910 - <b>With 20 % discount £1528</b>

Season Ticket prices are based on Monday – Friday but the weekends are also included for free. That means unlimited access within the opening hours of the car park, 7 days a week. You are also able to come and go from the car park as many times as you choose, as well as leave your car there overnight with no extra charges.

If you would like to access this discounted rate, please contact the NCP Bristol Account Manager, Jon Hartwell via [jonathan.hartwell@ncp.co.uk](mailto:jonathan.hartwell@ncp.co.uk) / 0207 510 1711 (ext. 5304).

## Retail Discounts

### Blue Light Card

Here at BrisDoc, we will pay for your [Blue Light Card](#) membership. This gives you access to more than 15,000 discounts from large national retailers to local businesses across categories such as holidays, cars, days out, fashion, gifts, insurance, phones, and many more. When you pay your joining fee just claim it back via expenses.

### Health Service Discounts

[Health Service Discounts](#) is a FREE site for all colleagues, to access exclusive discounts, cashback and vouchers. Some of the most popular retailers include: Sainsbury's, Apple, Homebase, Currys, Furniture Village, Turtle Bay, Clarks, Pandora, Shark and [many more](#). To start saving, [register](#) with your nhs.net email address.

### Cashback Card

Health Service Discounts also offer the [Ode Cashback card](#). Like a regular debit card, the Ode card can be used when shopping online and in-store. Earn up to 16% cashback when paying for your weekly shop, the latest fashion, tech, and much more. Retailers include Asda, Sainsbury's, Waitrose, M&S, John Lewis, Argos, B&Q, Halfords, Wilko, Boots, Primark and many more. To register, sign into your Health Service Discounts account and then click [here](#).

## Salary Sacrifice Schemes

### 'My New Car!'

Fleet Solutions offer the leading salary sacrifice lease car scheme for NHS - 'My New Car!'. All cars offered by Fleet are fully maintained, taxed, insured with breakdown cover and tyre replacement included as standard. Another major scheme benefit is there is no deposit required, plus costs are fixed for all elements for the duration of the lease, which can either be 2 or 3 years in length.

To find out more, and access a range of immediately available vehicles, as well as some excellent value special offers, please visit <http://www.nhsfleetsolutions.co.uk/>.

### Cycle Salary Sacrifice Schemes

Employees, subject to meeting the qualifying criteria, can hire new cycling equipment from BrisDoc by joining one of our two schemes – [Cyclescheme](#) and [Cycle2Work with Halfords](#).

The cost of the cycling equipment will be deducted out of your payslip, meaning that you do not pay tax or national insurance on these products. The duration of your loan varies between schemes, with the option of 12 or 18 months with Cycle2Work, and 1 or 4 years with Cyclescheme.

To apply for either scheme, contact the People Team on 0117 9370900 / [workforcesupport@brisdod.org](mailto:workforcesupport@brisdod.org).

## Refer a Friend

Do you want to help both yourself, and a friend, financially? You can Refer a Friend to join us at BrisDoc, and you will receive a £150 voucher as a thank you. You can request a voucher / gift card that is purchasable and deliverable online e.g., Amazon, Love to Shop, Sainsburys, Argos, Xbox, Apple etc. Alternatively, you can choose for a donation to be made to a charity of your choice to the full amount available at that time.

If you refer a friend who is successfully employed on a permanent contract, you will receive a voucher for £150 once the new colleague has started working with us.

If an employee or a self-employed contractor / locum refers a friend who picks up regular clinical shifts, within either IUC or Daytime Practice, they will receive a voucher for £150 when the new clinician books 6 shifts.

You will need to log your referrals by completing the [online form](#).

## Credit Unions

Credit unions are not-for-profit organisations that exist to serve their members. Like banks, credit unions accept deposits, make loans and provide a wide array of other financial services. However, credit unions are member-owned and cooperative institutions that provide a safe place to save and borrow at reasonable rates. They are often supported by public sector organisations, and provide an alternative to pay day loans and unregulated loan providers.

We have referenced two different credit unions, one related to our organisation type, and the other to our geographical area.

### HealthCU

<https://healthcu.co.uk/>

#### Loans

- Personal Loan
  - £500 to £25,000.

#### Savings

- Regular Saver
  - Designed to help you to save on a regular basis
- Flexi Saver

- Allowing you to deposit lump sums up a maximum balance of £20,000, with the option to withdraw at any time
- Junior Saver
  - Allows you to save on behalf of your children or grandchildren
- Prize Saver
  - The savings account with monthly prizes of £5,000

## Great Western Credit Union

<https://greatwesterncu.org/>

### Loans

- Personal Loan
  - £100 to £15,000.
- Advantage Loan
  - £7,500 to £15,000.
- Family Finance Plan
  - A flexible way to borrow using your Child Benefit, with a pre-approved credit limit of £500.

### Savings

- Easy Saver
  - This simple savings account makes it easy to put your spare money aside for the things that make life better.
- Christmas Saver
  - Make Christmas special and enjoy peace of mind too. A safe, flexible way to build your festive funds through the year.
- Cash ISA
  - Enjoy tax-free savings, knowing that your money is only used to bring fair loans to local people.
- Child Saver
  - Get your kids into healthy money habits with this simple, safe account.

## Further Wellbeing Support

We recognise that your finances can impact your wider wellbeing. You can access all of our emotional, social, and physical wellness support, through the [Wellbeing Hub](#).

Please do speak to your manager and/or a colleague from the People team if you are experiencing or likely to experience severe hardship. We will endeavour to support you as best we can through what is a stressful and worrying time.