

# **Warwickshire County Council Staff Benefits Site**



https://www.vivupbenefits.co.uk/

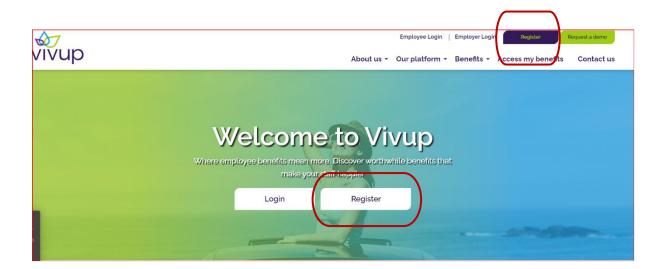
Warwickshire County Council employees have access to a range of staff benefits from our health and wellbeing partner Vivup. These are designed to improve your physical, financial and mental health wellbeing.

You can register with either a personal or a work email address.

Explore the range of staff benefits available, including:

- Cycle to Work
  - Save up to 30% on the latest bikes and accessories for your commute to work
- Lifestyle Savings
  - Access a huge range of discounts across the UK's major retailers including technology, fashion, supermarkets, travel and much more!
- Wellbeing Advice
  - Find support and resources for your own wellbeing and that of your family and friends.
- Please Click <u>Here</u> to see Vivup's Privacy Policy.

Logging on and registering could not be easier. Using the link above go the Vivup website and firstly Register, making sure you quote Warwickshire County Council as your employer. Once you have registered and have your login you can browse the many offers that Vivup provide.





# Cycle to work Scheme



Our new Cycle to Work scheme, offered through Vivup scheme, opened from 1 November 2020.

Are you considering a healthier, more sustainable way of travelling? If so, then our Cycle to Work scheme may be just what you are looking for. Cycle to Work enables you to hire a bike and associated safety/maintenance equipment of up to £1,500. This cost is then recovered from your gross salary over a 12-month period, meaning that you save tax and NI on the repayments you make.

If you have any questions or comments please email <a href="mailto:joannelockyer@warwickshire.gov.uk">joannelockyer@warwickshire.gov.uk</a>

# What is a tax-free bike (cycle to work) scheme?

The Cycle to Work scheme is a tax and National Insurance free scheme set up by the Government and the Department for Transport to help promote healthier journeys to work and reduce pollution and congestion.

Cycle to Work allows employees to apply for a bicycle and / or related safety equipment which is used primarily for cycling to a place of work. This equipment is then 'hired' from the Council with the amount being reclaimed over a 12 month period, directly from your gross salary, thus saving tax and NI contributions on the amount. After 12 months, the hire scheme ends, a 13th payment is taken and there are different options available as outlined below. Employees will sign a hire agreement and a salary sacrifice agreement which will detail the terms and conditions of the scheme, including the reductions to be made.

#### How does the scheme work?

You can choose a cycle and cycle equipment to the value of £1,500, the costs of which are taken as a salary deduction from your gross pay. You do not pay tax or National Insurance contributions on the salary you sacrifice for this agreement, which saves you money. For example, if you choose a cycle and safety equipment to the value of £400 and are a lower rate taxpayer, you could save up to £128\* on the total cost, and if you are a higher rate taxpayer you could save up to £168\*.

\*exact savings are subject to your individual tax and national insurance calculations

### Where can I get my bike?

Once you have <u>registered on Vivup</u>, you can browse online for bikes over £1000 through

- Evans Cycles
- Cycle Solutions

Alternatively, click on 'find a bike shop' to find Halfords and local, independent suppliers.

- Halfords
- Selected independent bike shops

If the bike shop you want is not listed, there is a button to click where you can send an email and request that your bike shop is added.

# How does the process work?

You must <u>register on Vivup</u> to access your Cycle to Work staff benefit

Here's how to order:

- 1. Log into vivup.co.uk and head over to your Cycle to Work staff benefit.
- 2. Click on 'browse products' to see a selection of bikes and accessories from Cycle Solutions. You can then order this directly through the site and complete your Cycle to Work application online.
- 3. Alternatively, browse your local store which you can find using the online map and search tool.

- 4. Once you've found the items you would like to order, go to the 'Enter Bike Quote' page to upload the quote you have received and complete your Cycle to Work application. For Halfords.com or Tredz.co.uk, add the items to your basket and take a print screen of the contents to get your quote.
- 5. After order authorisation, you will receive a voucher to redeem against your chosen item/s for use in-store or online.

#### What happens at the end of the 12 months?

Cycle to Work is a hire agreement, whereby your employer 'loans' you the bike for a period of 12 months. **You do not own the bike.** 

At the end of the hire agreement, a thirteenth deduction of 10% of the total order is taken from your salary. This payment covers one of the following options:

- The right to hire the bike for one or two years (depending on the bike) at no further cost, after which it becomes your property. Any arrangements that may be made regarding the purchase of the bike will be the subject of a separate agreement.
- A contribution towards purchasing the bike at fair market value.
- The cost of recycling the bike.

#### What else do I need to know?

Being part of a Cycle to Work salary sacrifice scheme represents a temporary change in your terms and conditions of employment; you agree to sacrifice an amount of your salary in return for a benefit. This may have implications for your pension and any occupational pay you might receive, such as maternity pay, sick pay and so on.

You will not be able to take part in any salary sacrifice scheme if doing so would take you below the National Living Wage.

If you are being paid maternity pay, occupational sick pay etc. then Cycle to Work deductions will still be made from your salary. If you leave part-way through the scheme, the balance will be taken from your final net salary, or you will be invoiced for the outstanding balance if there is not enough in your final salary to cover this.

To qualify for the Cycle to Work tax and national insurance exemption, the bicycle must be mainly used for getting to work. This can include journeys that are completed only partly on a bicycle, for example, employees may cycle to a pick-up point and complete the journey by other means (i.e. train, bus or car).

#### What if I leave employment early or I'm made redundant?

If you leave your employment before the end of the hire term, the outstanding balance of your Hire Agreement will be taken from your remaining net salary payments, and you can continue to use your bike until the hire period ends. You'll then have the same options as outlined below.

If the outstanding balance of your Hire Agreement cannot be taken from your remaining net salary payments, or the liabilities exceed the remaining salary reductions, the Council will require settlement within 14 days of your employment ceasing.

#### **Childcare Vouchers**

If you have outstanding vouchers with Sodexo (our previous benefits provider), as the website is no longer available to WCC employees please call 01908 303531 where we will be able to forward links to your purchased vouchers via email.