



Your Benefits

Our Co-op difference for you and your families.

Everything we offer you as a colleague has been designed with your needs at their heart.

Physical, emotional, financial wellbeing - we hope we've got you covered.

There's so many rewards and benefits you get simply for being a Co-op colleague, read on to find out more...



Your Benefits

Together we make a difference every day, for our members, communities, planet and each other.

The impact you make working for our Co-op is huge. No other business in the UK truly compares when you think about the breadth of our businesses, our campaigning, our work in communities and that we have continually advocated for inclusion since we began in 1844.

However, without you, and the support your loved ones give you, we simply would not be the Co-op we are today. **You, our colleagues, make our Co-op.**

We have pioneered since 1844 and your work ensures we continue to do so today. You are the ones that make a difference and everything you do helps us get closer to realising our vision of Co-operating for a Fairer World.

And you do all of this while facing into your own personal challenges and living busy lives.

Which is why it is so important that we look after you and your loved ones.

We have a package of benefits that have all been carefully handpicked and developed over time, **which every colleague who works for our Co-op can access.**

This roundup is here to tell you about all the amazing things you can benefit from, just by being a Co-op colleague.

We know that the rising cost of living is affecting everyone's financial and mental wellbeing, we also know that the pandemic continues to impact people too. We want you to know that **we are here to support you.**

From discounts and rewards to ethical pensions, medical care, and a 24/7 employee assistance service - there is support available to make a difference when, where and how you and your family need it most.

Thank you for everything you are doing and remember we are here for you, whenever you need us.

Shirine

Shirine Khoury-Haq, Interim CEO



Looking after your body and your mind

Life is busy and prioritising any health niggles you may have, or just having a regular health check-up can easily fall to the bottom of the list.

We've developed a range of benefits to give you and your loved ones access to a wealth of resources in a way that works for you.

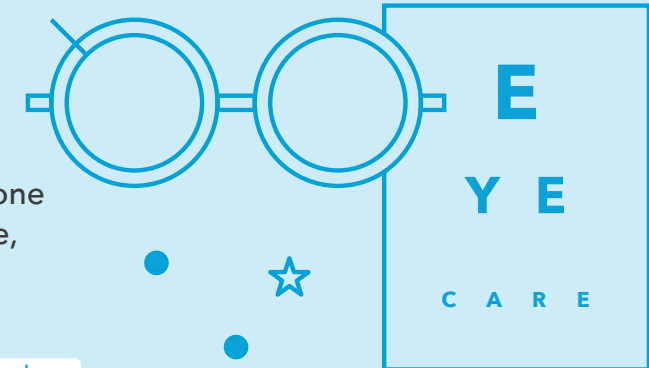
Eyecare

eyecareplans.co.uk

Keep an eye on your sight.

If you don't wish to use one of the opticians available, claim £10 off the cost of an eye test.

Click [here](#) for more info



Virtual Health Services

(Smart Health)

Confidential virtual health services for you and your immediate family 24/7. Access GP appointments, psychologist-led mental health support, nutrition and fitness consultations.


Click [here](#) for more info





YuLife rewards you for getting on with daily life!

With all your benefits in one place, access the wellbeing app to be rewarded for healthy behaviours. You can earn YuCoins for vouchers to spend at your favourite brands.

Click [here](#) for more info 

“I’ve been using YuLife for about 3 weeks now and I can honestly say it’s been life changing. Of the things I’ve ever used to motivate me to exercise more, nothing has worked like YuLife.”


Carl, Store Manager

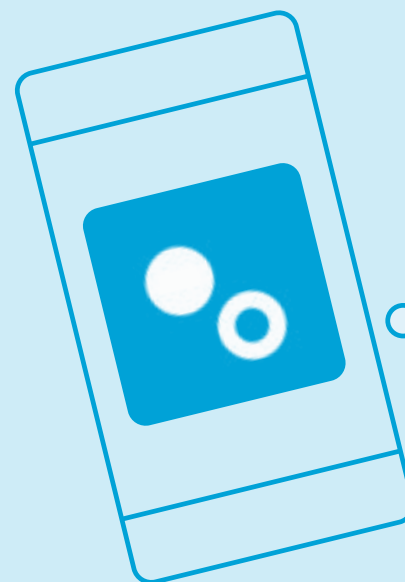


LifeWorks

Your confidential, employee assistance programme (EAP). Use the app or call 0800 069 8854, free of charge 24/7 for guidance on:

- ✓ Health and wellbeing
- ✓ Personal or work related issues
- ✓ Money and debt
- ✓ Caring responsibilities
- ✓ Legal matters

Click [here](#) for more info 



Financial planning


It's tough for everyone at the moment and during times of financial and emotional strain, every bit of support can help.

We've got a broad range of partners on hand to provide resources and help so whether you want to start building up savings for a rainy day or you're thinking longer term for the time when retirement comes, we've got you covered.



Grocery Aid ?

All colleagues can access Grocery Aid for emotional and practical support, along with access to a wealth of online resources. Financial grants are available if certain criteria is met.

Click [here](#) for more info 




Credit Unions

The
coop
Credit Union

keep
Credit Union

High street banks aren't the only option for loans and savings. Join one of two credit unions for deals on savings and borrowing. Regular payments into savings or loan repayments come straight out of your pay.


Click [here](#) for more info 



StepChange

Is money keeping you awake at night?

Receive confidential independent debt advice and a free action plan filled with practical advice.

Click [here](#) for more info 



Access your pay

We sometimes need money fast, but don't have savings to fall back on. The Wagestream app helps you access up to 30% of your earned wages before payday.

Plus access to a fantastic 5% interest savings pot!

This'll help you to avoid overdraft fees, credit card fees, or payday loans, and to budget by tracking your wages throughout your work week. The easy-to-use app also enables you to build up a rainy-day fund straight from your pay along with educational resources on financial wellness.

Click [here](#) for more info 



“I use this service a lot since my workplace launched it because after 4 years I still can't get used to monthly pay, so this has helped a lot!”

Paula

Pension Scheme

Pace

The sooner you start paying into a pension the better, even a small amount to begin with. Pay into your pension direct from your salary. Co-op will match your contributions up to 10%.

Click [here](#) for more info 



Reduce your financial worries

We don't want anyone to be lay awake at night worrying about money. Make the most of our financial wellbeing support, make small changes with the help of our providers and take control of your finances.

These solutions have been designed to give you access to schemes and equipment to help ease some of the financial burdens that could be playing on your mind.



Payroll Deducted Loans

Via *Salary Finance*

Consolidating your debt or making a new purchase?

Manage your money, access affordable loans and develop good saving habits through the financial wellbeing hub*.

*This is an option and is subject to checks.

Click [here](#) for more info



Rental Deposit Loan

Are you looking to get a place of your own?


Get help moving home more quickly with an interest free loan for your tenancy deposit.

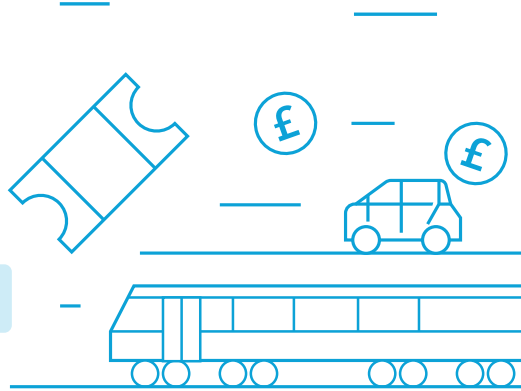
Click [here](#) for more info



Season Ticket Loans

For annual travel tickets, borrow up to £5,000 for an interest free loan to pay for your travel to work including trains, buses, trams and car parking.

Click [here](#) for more info 




Death in service



There when your loved ones need us most


A dedicated support worker will help your family when it's needed most. Your beneficiary will receive a lump sum equal to your annual salary. If you're in a Co-op pension scheme, this could be a larger cash sum.

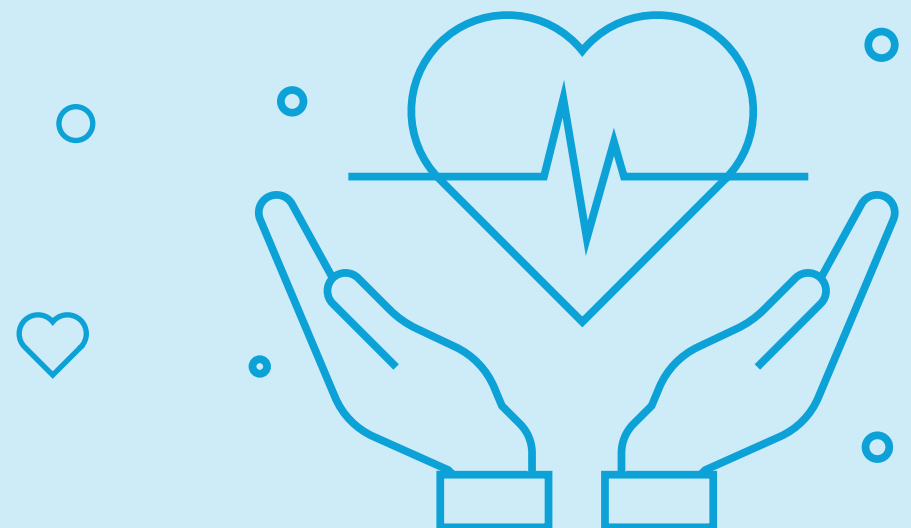
Click [here](#) for more info 

Cycle to Work



Register for the Cycle to Work scheme and receive discounts on new bikes and safety equipment, all paid for using salary sacrifice - so you'll pay less NI and tax on your pay.

Click [here](#) for more info 



Discounts and offers

It always feels good when you get a little bit more than you were expecting and who doesn't love a bargain?

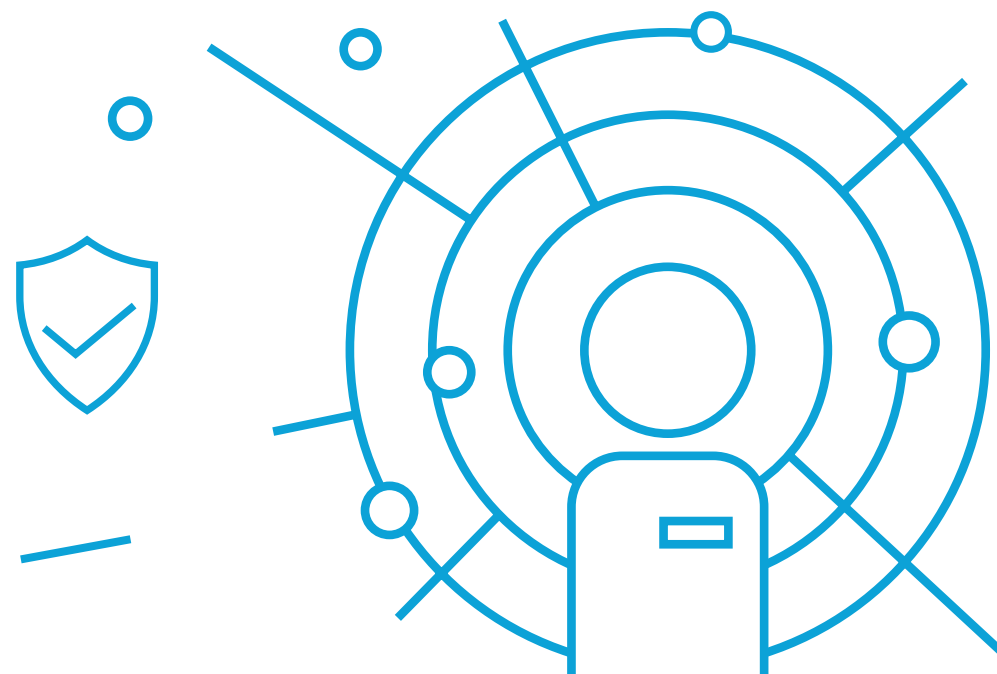
We're aiming to recreate this feeling by offering discounts on a range of products and services across all our Co-op businesses. You can also take the opportunity to have a greater influence and make a difference in your local community as a member of our Co-op.

Colleague Membership

Join for just £1 to be part of the movement with an opportunity to influence decisions and make a difference for you and your community.


Offers and exclusive colleague member deals across all our businesses...

Click [here](#) for more info



Co-op Food


20% off selected Co-op own brand products plus 10% off branded products. Colleague member payday events every four weeks offer 20% off branded products.

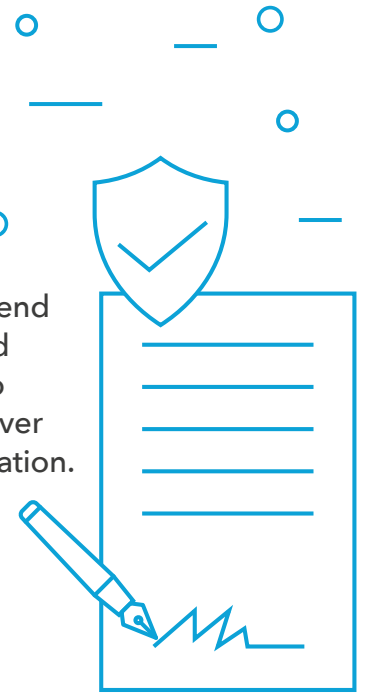
Click [here](#) for more info 



Co-op Legal Services

You can get £2 back for every £100 you spend on wills, lasting power of attorney and fixed fee family products, with the same going to community causes. £100 or 5% off (whichever is greater) on probate and estate administration. 5% discount on wills, trust wills, lasting powers of attorney and on any family law fixed fee products.

Click [here](#) for more info 



Co-op Funeralcare

Discounts on funeral arrangements and funeral plans for you and your immediate family. If you die while in service, you'll receive a free funeral. Terms and conditions apply.

Click [here](#) for more info 



Co-op Insurance

As a colleague member you get 10% discount on pet insurance, 20% off travel insurance, 10% discount on life insurance, exclusive pricing on over-50s cover and discounts off UK and European breakdown cover. Subject to conditions.

Click [here](#) for more info 





You're part of something meaningful and you help us get closer to our vision - **Co-operating for a Fairer World.**

You make our Co-op. You do all this whilst facing into your own challenges and living busy lives. We hope you can make the most of the rewards and benefits we offer you. Thank you.

