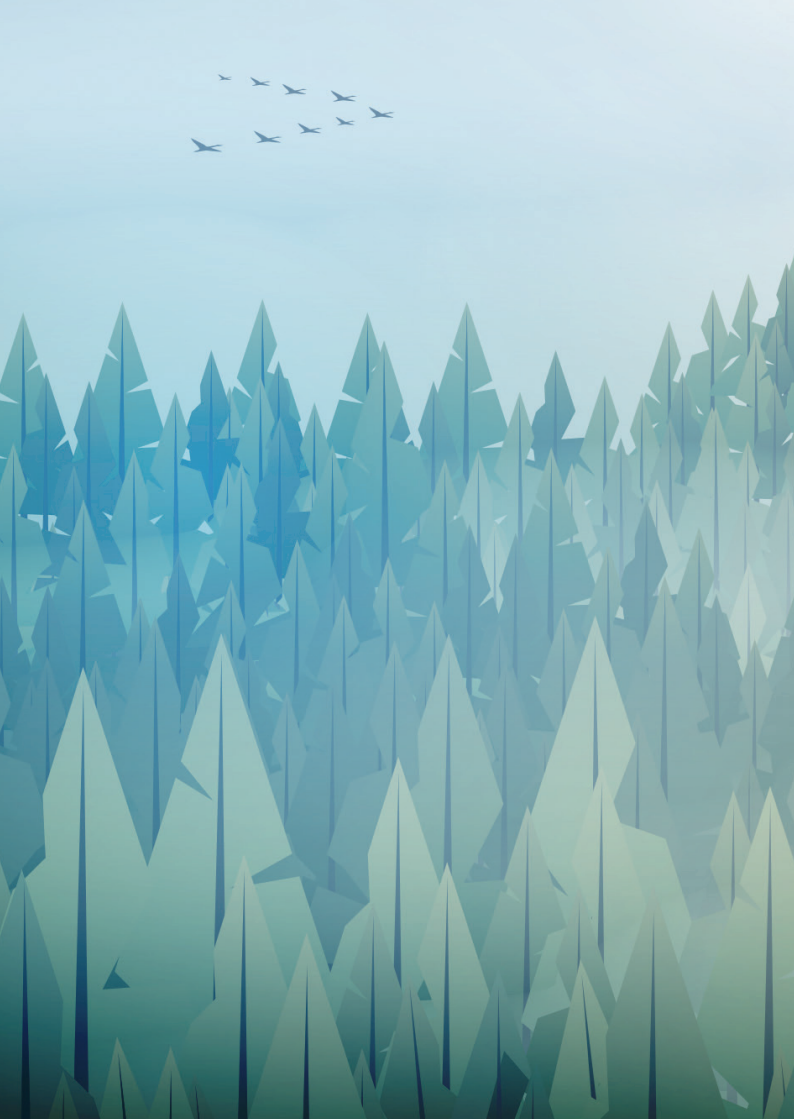




**Your Health  
and Wellbeing**  
is our number  
one priority





# Your wellbeing matters



The wellbeing of you and all colleagues is a critical priority for me.

Wellbeing can be physical, mental and financial and means different things to different people.

What I prioritise for my wellbeing will be different to what you prioritise.

The important thing is that you prioritise you. Human nature often dictates that we put other things and people first, but if you don't look after yourself it'll affect your ability to manage everything else.

I want to make sure you know what support there is available to you as a colleague. So we've put together these cards. I really hope you find them useful.

A handwritten signature in black ink, which appears to read 'Steve Murrells'.

**Steve Murrells**

# Colleague Website

The Colleague Website is a central place for information about all of the services, benefits and resources available to you at Co-op, to support all aspects of your wellbeing. Whether you are looking for support with your mental, physical or financial wellbeing, or support for your teams, we are here for you.



You will find the Colleague Website by visiting the weblink below or scanning the QR code from your mobile device

<https://colleagues.coop.co.uk/benefits>



The Colleague Website is for you and we want to make sure it is giving you all of the information and support you may need. If there is anything you feel is missing, please let us know by emailing:

[HR\\_Wellbeing@coop.co.uk](mailto:HR_Wellbeing@coop.co.uk)





# LifeWorks

Do you need some support with your mental,  
physical or financial wellbeing?

Do you want some guidance in supporting  
your colleagues and teams?

Do you need somewhere to turn in difficult times?

Lifeworks is here for you and your family, **FREE** of charge,  
to help with any situation affecting your wellbeing.

## How do I access Lifeworks?

Independent Counsellors and Professionals are available  
to provide confidential advice and support **24/7, 365  
days a year**. Call **0800 069 8854**.



Access additional  
resources through the  
Lifeworks website  
[coop.lifeworks.com](http://coop.lifeworks.com)



Apple App Store



Android App Store



If you need a new invitation code, email [HR\\_Wellbeing@coop.co.uk](mailto:HR_Wellbeing@coop.co.uk)



**Smart Health** provides you and your immediate families with virtual health services including;

- 24/7 Virtual GP
- Mental Health Support
- Second Medical Opinions and Complex Case Support
- Health Checks
- Nutrition Consultations
- Fitness Programmes



Available **24/7, 365 days a year**. Completely confidential

### How do I access Smart Health?

Visit the website

[www.aigliffe-smarthealth.com/](http://www.aigliffe-smarthealth.com/)

Call the helpline on  
**020 3499 0167**



Download the **Smart Health app** from the Apple or Android App Stores



Apple App Store



Android App Store



You'll need to use policy number **LG012363** when you register.



# WAGESTREAM

We've partnered with Wagestream to give you support with managing your money from one payday to the next. With the Wagestream app you can:

- Access some of your pay as you earn it - what we call streaming
- Stream up to 30% of the contractual basic pay you've earned during the current pay period - up to a maximum of £300
- Stream up to 3 times per pay period, with rapid payment straight into your bank account
- Build up a rainy-day fund by saving automatically from your pay



**How do I get access to Wagestream?**



Visit Wagestream's  
website for more  
information  
[wagestream.co.uk/co-op](https://wagestream.co.uk/co-op)



Apple App Store



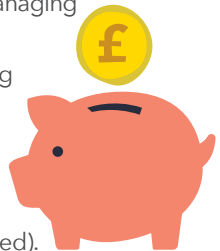
Android App Store



# Neyber

Co-op has partnered with Neyber to support you with your financial wellbeing. With Neyber you can access:

- Free financial education, with content on managing money and achieving your financial goals
- Tools and calculators to help with budgeting and saving
- Affordable loans, to pay off higher cost debt at a lower rate or to support an unexpected expense - repaid straight from your pay. Representative Rate 9.9% APR (fixed).



## How do I access Neyber?

Visit the website

**[www.neyber.co.uk/coop](http://www.neyber.co.uk/coop)**

to activate your account



You can contact Neyber at any time by  
emailing: **[contactus@neyber.co.uk](mailto:contactus@neyber.co.uk)**



**Co-op has partnered with the UK's leading independent debt charity, StepChange, to give you access to free and confidential help with money worries.**

Whether you need debt advice, a way to get your finances back on track, support with budgeting, or managing persistent debt, StepChange can help.

**Its online tools include:**

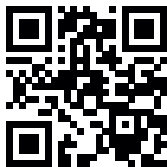
- 60-second debt test
- Debt consolidation calculator
- '7 days 7 ways' email programme to help you take back control of your finances



**How do I access Step Change?**

Visit the website  
[www.stepchange.org/coop](http://www.stepchange.org/coop)

**Call 0800 138 1111**  
(8am-8pm Mon to Fri,  
8am-4pm on Saturdays)



# Credit Unions

Credit unions are co-ops that provide savings accounts and affordable loans to help you stay on top of your finances. Payments into your savings and your loan repayments are taken straight from your pay, making saving as easy as spending.

**Free and easy to join, all Co-op colleagues have the opportunity to join one of the two credit unions below:**



## Keep Credit Union

[www.keepcreditunion.co.uk/](http://www.keepcreditunion.co.uk/)

**0141 222 2259**

Monday to Friday:  
9.00am - 4.30pm



## The Co-op Credit Union

[www.co-operativecreditunion.coop](http://www.co-operativecreditunion.coop)

**0345 602 3554**

Monday, Wednesday-Friday:  
9am to 4.30pm  
Tuesdays: 10am - 4.30pm





GroceryAid offers non-repayable, one-off grants to cover life's unexpected emergencies. If you've had a change in circumstance or a sudden gap in income, you can apply for consideration for financial support.

You can find eligibility criteria and the grant application form on the GroceryAid website and apply online or by post.

GroceryAid also has a 24/7 helpline, open 365 days of the year, with a trained counsellor only a phone call away.



### How do I access GroceryAid?

Call the helpline on **08088 021 122**

Visit the website -

**[www.groceryaid.org.uk/get-help](http://www.groceryaid.org.uk/get-help)**



# Colleague Benefits

## Cycle to Work Scheme

Keep fit, save money, repay over 12 months - that's our brand new scheme with Cycle Solutions! The limit has increased up to £2,500 and it's now open all year!



## Free eye tests

Book yourself a free eye test at a choice of opticians.



## Season Ticket Loans

Get an interest-free loan to buy an annual pass for travel to work



## Rental Deposit Loan

Struggling to get a tenancy deposit together to rent a new home? Apply for an interest-free loan to help



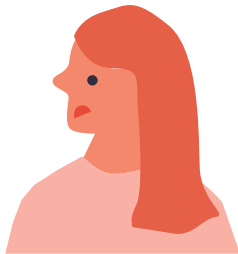
For more information visit: <https://colleagues.coop.co.uk/benefits>

# Mental Health Toolkit

Just like physical health, we all have mental health, and 1 in 4 of us experience poor mental health each year. This can be a concern that lasts a few weeks or months, or longer term.

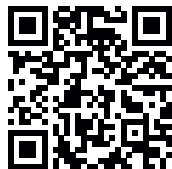
Here at Co-op, we want to encourage you to talk about your mental wellbeing, as well as to support colleagues and loved ones.

We have created a Mental Health Toolkit, to answer some of the questions you may have, highlight the support the Co-op can offer to you, and explain what you can do to help colleagues who may be experiencing poor mental health.



How do I access the  
Mental Health Toolkit?

Visit the Colleague Website  
and search for 'Mental Health Toolkit':  
<https://colleagues.coop.co.uk>





## When was the last time someone thanked you?

## How did it make you feel?

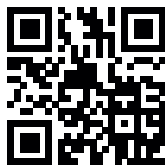
Those two small words can be powerful and make such a difference. They can very quickly raise morale and motivation, and make us feel more connected to the Co-op because we feel appreciated.

When a colleague goes that extra mile, or you recognise an act of kindness, or anything you feel needs to be celebrated, you can say **Thank You** on our digital Wall of Fame or by sending a card. All you need to do is visit the website below and shout your appreciation from the virtual rooftops!



Say Thank You

<https://recognition.coop.co.uk/>



# Colleague Membership Card

Are you a colleague member yet? Have you received your card and downloaded the app?

If the answer is no, you're missing out!

**As a colleague member, you can enjoy:**

- A share in Co-op
- Discounts on a range of Co-op products and services
- 2p back for every £1 you spend on selected Co-op products and services
- Personalised weekly offers & payday events

**...and plenty more!**

All permanent colleagues can join, including those on part-time contracts, as can colleagues on fixed-term contracts.



**How do I sign up?**

**Call 0800 023 4708**

Sign up online at  
**[membership.coop.co.uk/  
colleague-registration](https://membership.coop.co.uk/colleague-registration)**



# Nutrition & Hydration

Life is busy and we're all guilty at times of neglecting our nutrition or making sure we stay hydrated. Nobody is perfect, and nutrition, like life, is all about balance.

The Colleague Website has lots of tips on healthy food swaps and recipes, to make easy changes and find inspiration for dinner! You'll also find top tips from the NHS Eatwell Guide and more information about achieving a balanced diet and getting the right nutrients from your food choices.

If you want some expert advice, you can access Smart Health's nutrition consultation service, to get a personalised plan, including meal plans and weekly menus.

Just visit **[www.aiglife-smarthealth.com](http://www.aiglife-smarthealth.com)**,  
call **020 3499 0167**  
or download the **Smart Health app**.

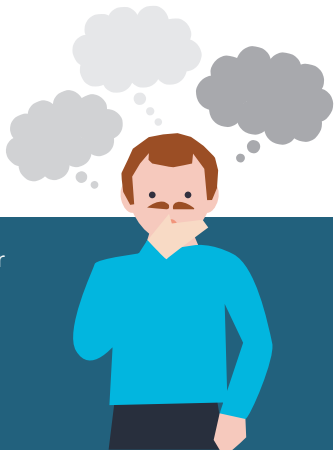




# Are you feeling stressed?

In this fast-paced world we live in, life can be stressful. Juggling work, home life and financial worries can be a lot to cope with. If you've been feeling irritable, rundown or finding it difficult to sleep, there are some steps you can take to help.

- Write a list of all the things on your mind. Separate it out into things you can control and things you can't control, then focus on the ones in your control.
- Try to avoid caffeine and alcohol in the evening, for a better night's sleep.
- Get moving. Even just a 10-minute walk can clear your mind and work as stress relief.
- Make it a priority to find some 'me time' in every day.
- Don't be afraid to admit you are feeling stressed. It is perfectly normal and there is no need to suffer in silence.



Here are some useful numbers for whenever you need them:

**Lifeworks - 0800 069 8854**

**Samaritans - 116 123**

# Are you getting enough sleep?

Getting your forty winks is just as important for survival as food and water. Sleep is vital for good health, as it allows the mind and body to repair and develop. If you're struggling to get a good night's sleep, have a think about...



- Do you drink more than 4 cups of coffee a day?
- Do you switch off from your phone, tablet or laptop 2 hours before heading to bed?
- Have you tried meditation to help free your mind?
- Are you eating and drinking the right things before sleep?
- Are you making time for some daily exercise?

Access The Sleep Council's  
FREE 30 Day Sleep Plan &  
much more here:



Access Night Club's  
Sleep SOS Guide here:



# Get checking your own health

## When was the last time you checked in with your own health and paid attention to any abnormalities or changes?

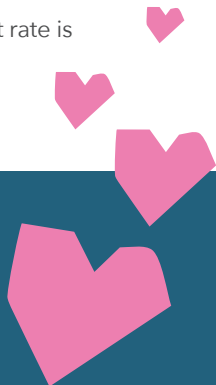
Here are some simple and quick checks for you to start with. Try them whilst you're having a cup of tea or a shower. They could save your life.

- Check moles regularly for any changes in size, shape or colour, and look out for new moles.
- Check your breasts and armpits for any puckering, dimpling, lumps or thickening.
- Check your testicles for abnormal lumps or bumps and notice if you are making more trips to the bathroom.
- Be aware of any changes in bowel movements.
- Check your pulse – a healthy resting heart rate is between 60-100 bpm.

You can find more information and guidance at <http://www.nhs.uk>.

Contact your GP if you have any concerns.

**It's always better to get checked out.**



# Podcast suggestions

There are some brilliant podcasts out there discussing all areas of wellbeing. They are a great way to take time for yourself, whether for 5 minutes or a full hour.

We have lots of recommendations over on the Colleague Website and below is just a small selection;

**Happy Place with Fearne Cotton**

**Feel Better, Live More with Dr. Rangan Chatterjee**

**Cash Chats with Andy Webb**

**Radio Headspace**

**How Do You Cope?... with Elis and John**

**Open Mind with Frankie Bridge**

**Calmer You Podcast**



If you have any other suggestions, we're always happy to add more to the Colleague Website - just contact us at [HR\\_wellbeing@coop.co.uk](mailto:HR_wellbeing@coop.co.uk)

# Charity partnerships

**1 in 4 people experience poor mental health every year.** That's someone in every family, workplace and friendship circle. That's why we're working in partnership with the charities below, to bring communities together and improve mental wellbeing. If you need support with your mental health, or know someone that does, they are here for you.

- Mind – call **0300 123 3393** or text **86463**
- Scottish Association for Mental Health (SAMH) – call **0344 800 0550**
- Inspire (Northern Ireland) – call **0289 032 8474**
- Text SHOUT for support anytime, anywhere on **85258**



Keep an eye out for all of our local and national Co-op fundraising events, to support these wonderful charities.



# Thank you for everything that you do

Thank you for #BeingCoop

Don't forget to visit the Colleague  
Website for more wellbeing  
resources and information.



<https://colleagues.coop.co.uk/benefits>



