

Your benefits package

HEALTH		
Benefit	What is it?	Who has access?
<u>LifeWorks</u>	For Colleagues:- Helpline dealing with all wellbeing matters. App with self help content. Access to counselling (phone or face-to-face). For Managers:- Specific support around work-related issues.	All Co-op Colleagues
<u>LIFT Session Fitness via LifeWorks</u>	Online/app based exercise programmes that can be done anywhere with no special equipment needed.	
<u>GroceryAid</u>	Access to: * Helpline which offers wellbeing support * potential financial grants	
<u>Eyecare (ASE Eyecare)</u>	Free eye tests for colleagues.	
<u>Cycle to Work (Cycle Solutions)</u>	Discounted bikes paid for through pay deduction and/or salary sacrifice.	
<u>Physical Activity (Gympass)</u>	Discounted gym memberships, virtual exercise classes, virtual 1:2:1 personal training and access to wellness apps	
<u>Occupational Health (Duradiamond)</u>	* Absence referrals to understand impact of health on ability to undertake role. * COVID-19 risk assessments (need to self-isolate and ability to return to work). * Statutory health surveillance and fitness to work assessments.	All Co-op colleagues (by manager referral following ER Services contact)
<u>Cognitive Behavioural Therapy 'CBT' (Rightsteps)</u>	Telephone based CBT to support more complex mental health needs.	
<u>Virtual Health Services (Smart Health)</u>	24/7/365 virtual GP appointments, psychologist-led mental health support, nutrition & fitness consultations	All Co-op Colleagues and their immediate family

FINANCIAL		
Benefit	What is it?	Who has access?
<u>Pension Scheme (Pace)</u>	Access to Co-op funded pension contributions if you pay a contribution. Up to 10% of pay Co-op contribution.	All Co-op colleagues
<u>Death in Service (Zurich & AIG)</u>	Lump sum for your family of 1 x salary with a minimum of £5,000 payment. If you're a pension scheme member you may have a different multiple up to a maximum of 6 x salary.	
<u>Payroll deducted loans (Neyber)</u>	Loans which are deducted from pay.	
<u>Perks & Discounts (LifeWorks)</u>	Retail perks & discounts through the app.	
<u>Season ticket loans</u>	Interest free loan to buy an annual season ticket for travel to work or parking at work.	
<u>Rental deposit loan</u>	Interest free loan to fund your deposit on a rental property.	
<u>Credit Unions (Co-op and Keep)</u>	Cash savings and loans with deductions from pay.	
<u>StepChange</u>	Debt advice and support.	
<u>Pay Advance (Wagestream)</u>	Access to earned pay between pay days, ability to save direct from earnings and access to financial education	
<u>Co-op Food</u>	20% discount on own brand plus 10% discount on branded products. Colleague member payday event with 20% discount on branded products every 4 weeks.	
<u>Other Co-op businesses</u>	Discounts with Co-op Insurance & Co-op Legal.	
<u>Co-op Funeralcare</u>	Free funeral on death in service of a colleague member and other discounts on funeral arrangements & plans.	