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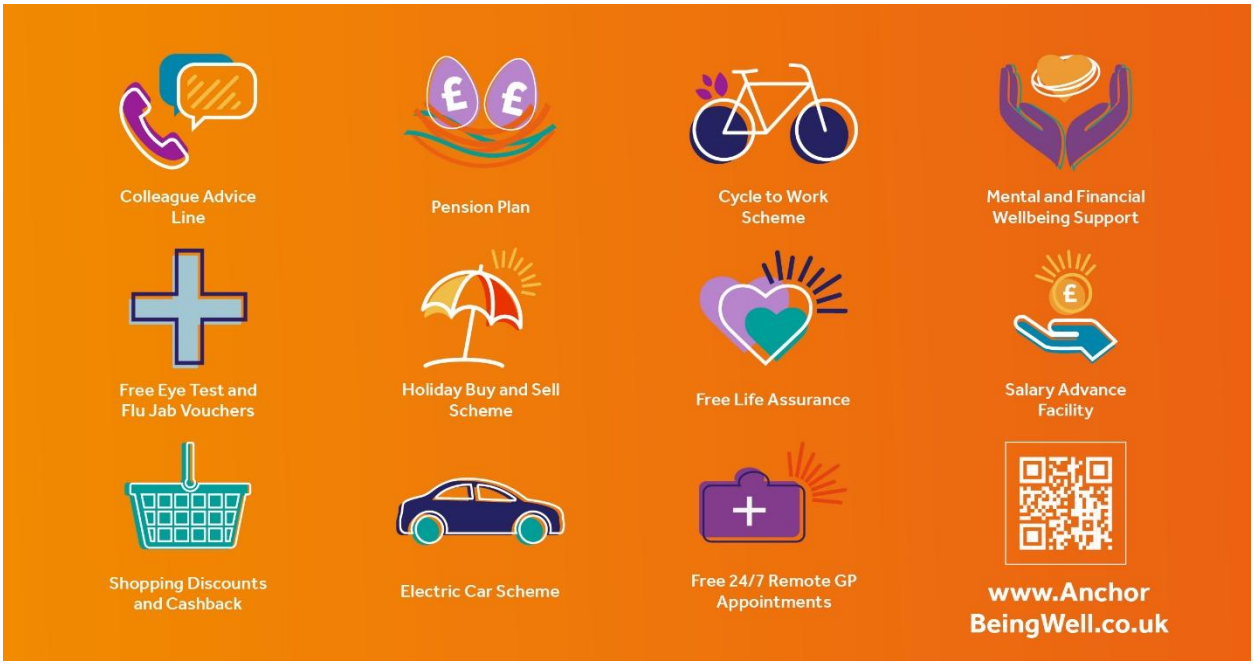
Key Information on Colleague Benefits

As an employer, we care about wellbeing and want our colleagues to feel well-looked after. So, you might want to familiarise yourself with our wide range of colleague benefits at www.AnchorBeingWell.co.uk so you can answer queries from new starters and other team members.



Pension Plan from Legal & General

- Colleagues will be auto-enrolled, after three months service, at the default contribution level of 4 per cent (plus 4 per cent from Anchor). Colleagues do not need to do anything and will receive a digital welcome pack automatically from Legal & General.
- Once auto-enrolled, colleagues have the option to opt out. They will be told how to do this in their digital welcome pack from Legal & General.

- Colleagues can choose to join the pension plan earlier and/or increase their contribution level by raising a ticket on ServiceNow or calling People Services on 0345 604 6635 (select option 1).

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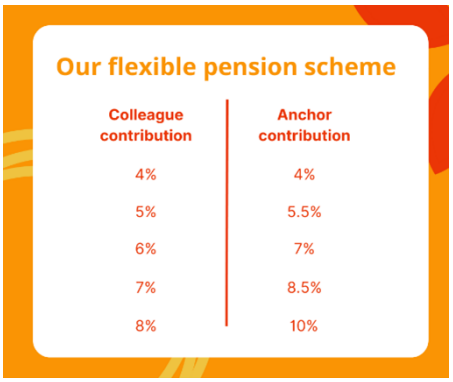

Trouble shooting….

- Colleagues should call Legal & General direct about their pension plan, unless it is in relation to changing contribution levels or joining/leaving the scheme in which case they should call People Services on 0345 604 6635 (select option 1 for payroll).

Leavers….

- Legal and General will be notified by Payroll when somebody leaves Anchor. Their pension pot will remain invested with Legal & General until such time as the colleague chooses to draw on it at retirement or transfer to another pension provider. A leaver can't access the pension pot until they reach the Governments minimum retirement age (i.e. a colleague in their 30's can't pay in for 2 years and then withdraw it when they leave).

Help@hand from Square Health

- Help@hand is a completely confidential digital health service giving colleagues access to four health services via one easy-to-use app. Including 24/7 access to book online GP appointments for you, your partner and children under 16.
- Colleagues will receive an email inviting them to register, usually within their first month with Anchor(from help-at-hand@squarehealth.com). It can take up to six weeks depending on when the colleagues starts.
- It is recommended that colleagues register straight away when they receive the invite so they can access it quickly when they need it.

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Trouble shooting….

- If they have lost their registration email, they can download the app and use the 'forgotten password' option.
- If a colleague is struggling to register/access help@hand, first check they are using the same email address to register as the one showing on myHR (preferred contact email). If they are still having issues they can email reward@anchor.org.uk.
- If a colleague is struggling to use any of the services, they should speak to Help@hand direct.

Leavers….

- A colleague's access will be removed within a month of them leaving Anchor.

Flexible Pay from Stream (formerly Wagestream)

- Stream's easy-to-use app will give you access to up to 30 per cent of your pay as it's earned. Plus, access to a money coach, loans and savings accounts.
- Colleagues do not need to do anything and will be automatically invited to join Stream when they join. Look out for an invite email from hello@support.wagestream.com or download the Stream app and follow the instructions.

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Trouble shooting....

- If they have lost their registration email, they can download the app and follow the enroll instructions.
- If a colleague is struggling to register/access Stream, first check they are using the same email address to register as the one showing on myHR (preferred contact email).
- It could also be that they are not automatically eligible (i.e. colleagues with loans and salary sacrifice deductions) or that they have something in the roll number field on their bank details (this needs deleting by the colleague). If they are still having issues they can email reward@anchor.org.uk.
- If a colleague is querying their shifts on Stream they should speak to their manager in the first instance. NB shifts will only sync once a week after TimeSmart submissions.
- If a colleague is struggling to use any of the services, they should speak to Stream direct. NB payroll can't see their Stream account.

Leavers....

- A colleague's access to Stream will be paused once they are made a leaver. It is critical they are made a leaver on myHR as soon as possible to stop a colleague over streaming in their last pay period (i.e. they may owe holiday, need to settle a cycle to work loan etc)

Life Assurance

- Taking care of colleagues also extends to their loved ones and so we think it's important for them to know we provide them with free Life Assurance Cover, sometimes known as 'death in service' benefit. This pays out a lump sum to their beneficiaries in the unfortunate event of their death while they work at Anchor.
- Please encourage colleagues to nominate who they would like the monies to go to so we can honour their wishes should the worst happen, by raising a ticket on ServiceNow or calling People Services on **0345 604 6635** (select option 5).

Leavers….

- Life assurance cover ceases on a colleague's last day of employment with Anchor.

Booking Holidays and Payslips

- Log into the myHR ESS system to book holidays, view your payslip, update and check your personal information.
- Line managers will be able to provide their employee number so they can get set-up on myHR ESS.
- Colleagues can also buy and sell holidays once a year. Our holiday year runs 1 May to 30 April and the holiday buy and sell window is usually open from beginning of February to the end of March.

Leavers….

- Leavers are encouraged to take any outstanding holiday entitlement before they leave and if they have overtaken holiday (versus what they have accrued in the holiday year so far) it will be deducted from their final pay.