

What Clinics and assessments can I choose?

You can choose ANY provider and ANY assessment. Please refer directly to the clinic/provider of your choice for up to date assessment plans and pricing. Then, simply specify the clinic and assessment type you have chosen on your registration form.

When can I join the Scheme?

You can join the Scheme at any time throughout the year.

How will a Salary Exchange Scheme affect my pension?

With a company pension your salary and the value of any salary exchange benefits may be considered as pensionable earnings.

Will Salary Exchange for the Health Screening Scheme affect my Universal Credits?

Most people benefit but, if you are lower paid and claiming benefits or universal credits, before signing up for this scheme you should contact the HM Revenue and Customs for advice - Telephone 0345 300 3900, to check how using the Health Screening Scheme could affect your situation.

What happens if I leave employment?

If you leave before the end of the salary exchange period, you must pay the balance of the amount outstanding and this will be deducted from your final net pay.

What happens if I am off work?

If you are off work due to maternity, sick leave, etc. you may continue the salary sacrifice deductions. The exceptions to this are if the deductions take you below the National Minimum Wage or if you stop receiving salary and as a result do not have any earnings from which the salary exchange can be deducted. If deductions cannot be made your employer will suspend payments until you are earning again.

Will the Salary Exchange Scheme affect my application for loans or mortgages?

The lender will write to your employer for a reference and they will be provided with details of your Notional Salary which the majority of lenders will accept.

What if I also want to participate in other Salary Exchange Arrangements?

You will be able to participate in all schemes, provided you meet the rules of entry for each scheme and the reductions for your chosen salary exchange options do not take your salary to a rate below the National Minimum Wage.