

When can I join the Scheme?

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

What type of training counts as work-related?

A training course that either:

- is likely to prove useful to the employee when performing the duties of the employment or in a related employment
- will qualify or better qualify the employee to perform those duties or to participate in any charitable or voluntary activities that are available to be performed in association with the employment or a related employment.

What is related employment?

A related employment is one with the same employer, or another employer, that the employee will or is likely to hold in future.

Can I do a foreign language course?

Only for employees who have a need for language skills in their job.

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 Save as you Learn 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 Save as you Learn 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 exchange 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.

Does the training have to be provided by an external training company?

No, the training can also include self-tuition packages, computer based training, distance learning. The training could be delivered internally or externally.

Are incidental costs of training covered?

The NI exemption covers the following:- Expenses incurred in connection with an examination or other assessment of what the employee has gained from the training and The cost of obtaining any qualification, registration or award to which the employee becomes or may become entitled as result of the training, examination or other assessment.

MORE QUESTIONS?

Call our helpline on 01280 851113
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