



Financial Wellbeing and support available to you

Supported by Staff Benefits
and Wellbeing



Staff Benefits
and Wellbeing

The rise in cost of living has left many people with financial difficulties, in this newsletter we have listed a diverse selection of support networks that cater to all needs.

Whether you're looking for budgeting advice for planning ahead, support with unpaid bills, wanting to reduce the cost of travel to work or looking for tips and tricks to help your wages go the extra mile –Staff Benefits have it covered!

Looking for information
and support in your
area?

Staff Benefits have also created a Financial Wellbeing newsletter focused on support available from your local council (York, Scarborough, Bridlington, Malton and Selby), including information about government help with cost of living.

For more information, helpful websites and to download a digital copy of either one of our Financial Wellbeing booklets, visit our website

www.yorkhospitals.nhs.uk/staffbenefits

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Financial Support Networks

This section of the newsletter lists the companies and charity's who offer financial support on a national scale. Support available ranges from advice and tips on how to save money, to applying for grants and supporting your current financial situation.

Never be afraid to ask for help! The companies below are experts at helping and advising, no matter how unique your situation may be.

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Financial Support Networks

Money Helper

Money Helper is a government-approved online advice service, providing impartial advice on money and pensions choices. The free online, phone or face-to-face service is provided by the Money and Pensions Service, a body sponsored by the Department for Work and Pensions.

www.moneyhelper.org.uk

Mind –Money and Mental Health

Poor mental health can make earning and managing money harder. And worrying about money can make your mental health worse. It can start to feel like a vicious cycle. Here, you can find out more about organising your finances, claiming benefits when you have a mental health problem, dealing with services, and looking after your mental health when you're worried about money.

www.mind.org.uk/information-support/tips-for-everyday-living/money-and-mental-health/



NHS England

A guide for employers gives an insight into the context, challenges and resources supporting financial wellbeing, including helpful tips and tools

www.england.nhs.uk/supporting-our-nhs-people/how-to-guides/financial-wellbeing/

NHS employees can call this support line, provided by the MoneyHelper Service, for free and impartial money guidance. Monday to Friday, 8am to 6pm. 0800 448 0826

Add +44 7701 342 744 to your WhatsApp and send the MoneyHelper Service's national support team a message for help with sorting out your debts, credit questions and pensions guidance.

Chat to one of the MoneyHelper Service team via their online portal

<https://webchat.moneyadvice.service.org.uk/newchat/chat.aspx?domain=people.nhs.uk>

Financial Support Networks

Credit Karma

Credit Karma offers you access to your credit report free for life - not just 30 days - and helps you put your credit rating to good use

www.creditkarma.co.uk



Money Saving Expert

Martin Lewis and his team have created a free website that is dedicated to cutting your bills and fighting your corner with journalistic research, cutting-edge tools and a massive community – all focused on finding deals, saving cash and campaigning for financial justice.

www.moneysavingexpert.com

Citizens Advice –Debt and Money

Their website will give you the information you need to make the right choices, including help to deal with your debt problems, how to avoid losing your home and how to get your finances back into shape.

www.citizensadvice.org.uk/debt-and-money/



Financial Support Networks

Step Change Dept Charity

SCD Charity offer a wide range of practical debt solutions and services to suit every situation.

They have more than 25 years' experience providing free, expert debt advice.

www.stepchange.org

Cavell Nurses Trust

Cavell Nurses' Trust is the charity supporting UK nurses, midwives and healthcare assistants, both working and retired, when they're suffering a personal or financial crisis often due to illness, disability, domestic abuse and rising living costs.

From simple, essential support like money to repair or replace a broken cooker, to vital life-changing aid like helping a family flee their home due to domestic abuse, Cavell Nurses' Trust is here to help.

Visit their website for more information

www.cavellnursestrust.org

Turn2Us

Anyone can be a missed pay-cheque, illness or bereavement away from a real financial crisis, which is why Turn2Us can help you find the support you need to get back on track.

The Benefits Calculator takes less than 10 minutes to complete and it will tell you which means-tested benefits you may be entitled to, including tax credits.

<https://benefits-calculator.turn2us.org.uk/>

The Grants Search can help you look for funds that might be able to give you a grant or other types of help.

<https://grants-search.turn2us.org.uk/>

Visit their website for more information

www.turn2us.org.uk



Financial Support Networks



Social Workers' Benevolent Trust

The Trust offers financial help to social workers and their dependents in times of hardship, for example when experiencing sickness, bereavement, family difficulties or sudden catastrophe.

It is a small charity with limited funds, and it aims to provide grants that will make a tangible difference to the applicants. The trustees consider grants at their bi-monthly meetings, and applicants need to complete an application form if they wish to be considered for a grant.

For more information, visit their website

www.swbt.org

RSCPA –Information about help with pet health care costs

It can be stressful when your pet is unwell and if you're also worried about money this can make the situation feel worse. The longer your pet is unwell the worse their illness can become. Seeking advice quickly will likely reduce costs overall and be best for your pet's health.

The RSCPA have produced guidance on how to manage costs and what you can do to keep costs down, visit their website for more information

<https://www.rspca.org.uk/whatwedo/care/financial>



Financial Support Networks

The Care Workers Charity

The CWC offer grants to care workers, including:

Crisis grants

One-off payment to support someone experiencing an unforeseen or life changing circumstance, such as bereavement, illness or injury and who has no resources to meet associated costs which could include funeral expenses, moving home, travel to hospital expenses, home repairs.

CWC provide crisis grants to people have worked in a paid role in the UK's care sector and are involved in or support the provision of care. This includes people who have been involved in residential social care, home care, supported living care or day care.

Covid-19 Emergency Fund

2020 was a difficult year for everyone, but one of the worst hit sectors has been the care sector. Many care workers were launched head-first into this pandemic with inadequate equipment to protect themselves and others. Some suffered a loss of income due to self-isolation because of Covid-19, due to contracting the virus, childcare issues, losing a loved one to Covid-19 just to name a few. The CWC launched the Covid-19 Emergency Fund in March 2020 to provide financial aid to care workers with immediate needs. We have raised over £2million and have paid out almost £2million in grants to care workers in need.

Mental Health Support

The CWC is working towards a more holistic offering for care workers that doesn't just involve financial aid and part of that progression is the introduction of Mental Health Support. They have now launched our Mental Health Support Programme which will be able to offer care workers struggling with mental health free treatment with qualified therapists.

Visit their website for more information

www.thecareworkerscharity.org.uk/



Travelling to Work

We know parking on-site can be stressful, especially with the rise of fuel costs. With information from the Trust's Travel and Transport team combined with transport offers from Staff Benefits, we explore alternative ways Trust Staff can commute to work and save money while doing so.

Please be aware that the travel options listed in the booklet are only available to employees of the York and Scarborough Hospitals Trust.

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Travelling to Work

Cycle Route Maps

The Travel and Transport department have shared maps showing cycle route networks to York, Scarborough and Bridlington along with maps that highlighting the positions of the secure staff cycle stores and publicly accessible cycle parking areas at York and Scarborough Hospitals.

To view these maps, please visit the Travel and Transport section on the Staff Room (Intranet).

Located under the 'Corporate Information' tab.



Cycling Safety and Tips

The Travel and Transport Team have also shared safety tips to help for cyclists of all levels to stay safe.

Information available on the Staff Room, details on how to access are on 'Cycle Route Maps above'

Cycle to Work Scheme

Trust Staff have the opportunity to purchase cycles and accessories via a salary sacrifice scheme. This means you pay monthly, directly from your wages, over twelve months.

The scheme allows you to make Tax and National Insurance savings on the purchase of a bike and accessories for travelling to work.

The scheme is facilitated by Halfords but there are many independent shops on the scheme.

To find out more about the Cycle to Work Scheme, visit the dedicated webpage on the Staff Benefits website

www.yorkhospitals.nhs.uk/work-with-us/staff-benefits-and-wellbeing/cycle-to-work-scheme/



Travelling to Work

Electric scooters at York Hospital

York Hospital is a host site for the new Electric Scooter network in York. The scooters are located at the main entrance to the hospital, adjacent to the Hospital bus stop.

The Department for Transport-approved scheme is being operated by City of York Council and TIER. TIER scooters come with industry-leading safety features including an integrated helmet, the largest front wheel in the market, a wider foot plate, dual suspension, a double kick-stand and dual drum brakes for stable riding on uneven surfaces and conditions. The scooters are legal to use on cycle lanes and roads (not pavements), and can only be used via the TIER app / registered users.

A range of daily, weekly and monthly subscriptions are available. Standard price for usage is: £1 Unlock / £0.15 per minute of journey.

For more information and how to sign up, visit their website.

www.tier.app/en/how-tier-works



Pool Cars

The Trust has a fleet of 42 pool car vehicles which are available for staff to use on work business, rather than using their personal car.

The pool cars can be found at the following NHS sites:

- York District Hospital (14 pool cars)
- Bridlington Hospital (2 pool cars)
- Selby War Memorial Hospital (2 pool cars)
- Scarborough General Hospital (22 pool cars)
- Malton Hospital (1 pool car)
- Tadcaster Health Centre (1 pool car)

In order to use the Pool Car scheme staff need to register as a user by going to Enterprise Car Club Registration Page.

<https://tinyurl.com/bdd2sazm>

You will then be sent a membership card, with a membership number. The membership card will grant you electronic access to the car.

For more information, visit the Travel and Transport section on the Staff Room (Intranet), located under the 'Corporate Information' tab.

Travelling to Work

Car Share Scheme

The Trust operates a Liftshare car sharing scheme.

Staff who sign up and share journeys with a colleague will be able to park for free on site as long as they display two permits and park in the designated Liftshare bays. You can upload your journey or submit a request to share and it will tell you if you live near someone who you could share with, even if it is just for a few days a week or month

The scheme has 10 spaces at York and 11 spaces at Scarborough that are designated for car sharers.

Please note this offer is only open to staff who have valid permits and park at the York Hospital and Scarborough Hospital sites.

Check Staff Room for more information or use the website below to sign up www.liftshare.com/uk/community/yorkhospitals

Wheels to Work

Wheels to Work is a moped hire scheme. It is for people who have difficulty in travelling to work, training or education due to the lack of suitable public or private transport.

The Wheels 2 Work scheme operates in the districts of Ryedale, Scarborough and Selby and also includes the City of York.

For more information, visit their website www.ryedalect.org/services/wheels-2-work/



Travelling to Work

Discounted Bus Travel

Staff Benefits work in partnership with a handful of local bus companies to offer Trust employees amazing discounted rates on their daily commute!

Bus companies that offer discount include:

- East Yorkshire Bus Company (Scarborough area only)
- First Bus
- Arriva
- Transdev Commuter Club

To find out how to receive discount for your chosen service, please visit the dedicated Staff Benefits webpage for bus travel

www.yorkhospitals.nhs.uk/work-with-us/staff-benefits-and-wellbeing/lifestyle-discounts-and-offers/travel-and-transport/bus-travel/



York Hospital Park & Ride

York Hospital Park & Ride details

The shuttle bus service runs every 20 minutes between the Rawcliffe Bar Park and Ride site and York Hospital.

The first bus leaves the P & R site at 06:00 and the final bus will leave the hospital at 20:30.

Staff and patients / visitors can park at the Rawcliffe Bar P&R site and use the frequent service to get to the Hospital, avoiding any hassle and stress associated with parking on site.

Staff can access a reduced staff rate of £1.50 return, upon production of a valid staff ID badge.

Check Staff Room to see if there are any staff ticket offers available for the Hospital bus.

Travelling to Work



Annual Rail Loan Scheme

Trust Staff can apply for funding for a yearly rail travel ticket and pay back the cost through their monthly salary over a 12 month period.

Please note this is not salary sacrifice only a salary deduction. There is no saving on Tax and National insurance.

For more information visit the Staff Benefits website

www.yorkhospitals.nhs.uk/work-with-us/staff-benefits-and-wellbeing/lifestyle-discounts-and-offers/travel-and-transport/annual-rail-loan-scheme/

Free Bus Travel Hull Hospital

East Yorkshire Busses have extended their offer of free bus travel to and from Hull Royal Infirmary to all York and Scarborough Teaching Hospital Employees

Please show your ID badge to the bus driver

Only applies to services 56 and 57



Saving Costs on Food

With prices on the rise, our shopping habits are being dramatically impacted. In this part of the newsletter, you will find helpful Apps and websites to help you save money on your food shop. Including how to rescue good food from being thrown away, how to budget for your regular shop, help in keeping track of the food in your kitchen and what to make from it and much more!

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Saving Costs on Food

Too Good To Go

The Too Good To Go app lets customers buy and collect Surprise Bags of food - at a great price - directly from businesses.

“Our mission? To make sure good food gets eaten, not wasted. Every day, delicious, fresh food goes to waste at cafés, restaurants, hotels, shops and manufacturers - just because it hasn't sold in time.”

To download the App visit your App Store or visit their website

<https://toogoodtogo.com/en-us/consumer>

Asda Essential Living Hub

A money saving advice site, giving hints and tips on how to save money on grocery bills and budgeting tips for families. Along side recipes and inexpensive meal suggestions

Kids eat for £1* all day, everyday until 09/01/2023

www.asda.com/essential-living

*T's and C's on their website

Money Saving Expert – Cheap Supermarket Shopping

The Money Saving Expert website has a list of tips and tricks to help you save money when doing the food shop, as well as budgeting planners and a list of supermarket loyalty schemes

www.moneysavingexpert.com/shopping/cheap-supermarket-shopping/



Saving Costs on Food



Kitche

Kitche is a free mobile app that is designed to save you money and reduce your food waste at home. The app keeps track of your food at home whilst giving you cool features and functionality to ensure you buy what you eat and eat what you buy!

It scans your supermarket receipt and lists your items in the app so you can always check how much food you have.

You can set reminders for when items such as milk or bread go past their sell by date and record what you have thrown away so you can work out how much money you have wasted.

The app also has thousands of recipe suggestions that you can filter based on the products you have at home.

To download the App visit your App Store or the Kitche website

<https://kitche.co/the-app/>

No Waste

The free No Waste app lets you scan your food and organise it by expiry date, name or category. This makes it easier to do the next shop as you can easily see what you are running out of.

Lists can be shared with family so you can give away unwanted food plus you can track how much you are wasting by deleting items you have eaten or that have expired. The app will tell you how much of your food you have eaten each month and how much money you have saved or wasted.

<https://www.nowasteapp.com/>

Saving Costs on Food

Olio

Are you going on a diet or did you over order items in your latest shop? You can share unwanted food for free among your neighbours using Olio.

Food shared could be nearing its sell-by date, spare home-grown vegetables or the groceries in your fridge when you go away, move home or are on a diet.

You can also share non-food items such as furniture, clothes, toys, household and beauty products.

Users take a picture of the item, post it to the app and then agree where and how it should be picked up with anyone interested.

The app is free for households but businesses have to pay for a service that will take unsold food and distribute it to them.

<https://olioex.com/>



Karma

Similar to Too Good To Go, Karma lets hungry households rescue unsold meals from businesses at a discount.

You can search for nearby food to pickup based on your location through the Karma app.

Unlike Too Good to Go, it will tell you what food you are getting so there is even less chance of it being wasted.

<https://old.karma.life/>

Food Banks

For a list of food banks local to the York, Scarborough, Bridlington, Malton and Selby areas, check out the Staff Benefits Financial Newsletter “Support in Your Area” by visiting our website

www.yorkhospitals.nhs.uk/work-with-us/staff-benefits-and-wellbeing/personal-finance/financial-wellbeing/

Financial Help from Unions

Here we have listed the financial support available from different Unions. To become a member of a Union, you pay a small fee each month. Membership has a variety of benefits, visit each unions website for more information.

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Unite	Page 21
Royal College of Midwives	Page 21
Other Unions	Page 21



Financial Help from Unions

Unison –Financial Assistance

If you are a member and you are experiencing financial difficulties, whether due to coronavirus or other circumstances, There for You can offer you support, including one-off grants.

You may have financial difficulties for all sorts of unexpected reasons, such as:

- Loss of income;
- Relationship breakdown;
- Bereavement;
- Suffering from a long illness;
- Needing to buy equipment because of a disability;
- Caring for someone with special needs or an illness.

What Unison can help with:

There for You is proud to support thousands of members and their families every year with things such as:

- general living costs
- household appliances
- urgent repairs
- disability equipment and adaptations
- utility bills
- funeral costs

For more information , how to join Unison and terms and conditions visit their website

www.unison.org.uk/get-help/services-support/there-for-you/financial-assistance/



Financial Help from Unions

Royal College of Midwives - Financial Support

Together with the Cavell Nurse's Trust, the RCM is dedicated to support midwives and maternity to support workers through personal or financial hardship. Whether you or someone you know is in need of help, RCM can offer support to members impacted by illness, disability, older age, domestic abuse or the recent cost of living crisis.

www.rcm.org.uk/caring-for-you-hub-home/financial-support/https://www.rcm.org.uk/caring-for-you-hub-home/financial-support/

Unite –Benevolent Fund

The Unite the union Benevolent Fund is the benevolent fund for Unite the union members and employees and their immediate dependents.

For more information and an application form, visit their website

www.unitetheunion.org/why-join/member-offers-and-benefits/member-offers/benevolent-fund/



Are you a member of a Union not mentioned above?

Approach your local union rep to see what help is available to you! Your local rep will support you and point you in the right direction to get the help you need.

Discounts and Offers

How to save pennies on lifestyle discounts and offers

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Discounts and Offers



Blue Light Card

Proud to support our emergency services, NHS, social care sector and armed forces!

Blue Light Card provides those in the NHS, emergency services, social care sector and armed forces with discounts online and in-store. Blue Light Card also works with small and large companies across the UK to get involved in supporting the Blue Light community through offering our members discounts through Blue Light Card.

BLC are home to a range of official discounts from large national retailers to local businesses in a wide range of categories including holidays, cars, days out, fashion, gifts, insurance, phones and much more!

BLC membership costs £4.99 for two years access

www.bluelightcard.co.uk

Health Service Discounts

Health Service Discounts (previously NHS discounts) is an employee benefit provider for NHS employees, and is also available to their families and retired healthcare staff. From holidays to car insurance, mobile phones to fashion we offer exclusive deals from top names like Jet2holidays, Clarks, Hoseasons and Apple.

Its free to join and gain access to the discounts available, you can also sign up for a cashback card that allows you to gain cash back on purchases in selected stores. For more information visit their website

www.healthservicediscounts.com

Discounts and Offers

Staff Benefits

Employees of York and Scarborough Teaching Hospitals NHS Foundation Trust have a dedicated Staff Benefits Team who are devoted to employee benefits, health and wellbeing. We offer a range of benefits including staff shops, events, staff lottery, grants, subsidised therapies, car schemes, HES schemes and so much more to Trust employees.

We have our own website, that lists local offers and discounts available. Including gyms, restaurants, retail stores and health and beauty to name a few.

www.yorkhospitals.nhs.uk/staffbenefits

NHS Discount Offers

NHS Discount offers is a free website that offers NHS staff fantastic deals and discounts on well known brand names. To sign up visit their website below.

www.nhsdiscountoffers.co.uk/

