

Caring Council – Supporting You



Your guide to support, savings and wellbeing



Contents

Our Staff Benefits	3
Trade Unions	8
Staff Networks	9
Looking after your health and wellbeing	11
Worried about money?	14
Other advice and support	15
Tips and advice for saving money	17
Request access to the intranet and setting up two-factor authentication	2

Introduction

We know that life doesn't stop when the working day ends. That's why we're committed to being a caring council – offering practical support, helpful advice and meaningful benefits to help you feel your best, both inside and outside of work.



This leaflet brings together a wide range of information, from staff benefits and wellbeing support, to tips on saving money and getting involved with staff networks.

Whether you're looking for help with household bills, advice on mental health, or simply want to explore the support available to you – it's all here in one place.

Take a look, dip in when you need to and don't forget: we're here to support you.



Our staff benefits



Our <u>staff benefits</u> offer a range of perks to support your wellbeing, financial health and work-life balance, helping you thrive both at work and beyond.

Cycle to Work scheme

The Cycle to Work scheme offers an exciting way to get fit, enjoy a sustainable active travel option and save money. Here's how it works:

Choose a bike and safety equipment from a specific local supplier. Westmorland and Furness Council purchases the bike and equipment on your behalf, and you enter into a hire agreement, repaying the cost over 12 tax and NI-free monthly instalments.

You can:

- Save up to 30% off the cost of a new bike and safety gear, depending on your tax and NI rates
- Spread the cost over 12 months, easing your financial planning
- Choose any bike from participating retailers, ensuring you get the ride that's perfect for you (this includes electric bikes)
- Boost your health and wellbeing while reducing your carbon footprint



On average, participants save around 30% off the high street price of their new bike – and if you're cycling on council business using your own bicycle, you can also claim 20p per mile.

You can make an application by scanning the QR code below: or search 'cycle to work scheme' on the staff intranet.





Medicash

Medicash offers various health cover options which include discounted access to a virtual GP, up to 100% cash back on healthcare bills and a range of benefits through digital tools and services to support your physical and mental wellbeing.



For more information on the different levels available, and to access an application form, visit the 'staff benefits' page on the intranet or ask your manager for details.

Payroll giving

Did you know that you can donate to charity straight from your salary? Westmorland and Furness Council has an agreement with the Charities Trust so that you can choose to support any charity of your choice directly from your monthly pay. Because the donation is taken from your gross pay, every pound you give will only cost you 80p, 60p, or 50p if you are a higher rate taxpayer.

The Charities Trust takes a standard 25p per donation to cover administrative costs.

To find out more and sign up, visit the 'staff benefits' page on the intranet or speak to your manager for more details.

Local Government Pension Scheme

Cumbria Local Government Pension Scheme (LGPS) is open to all employees (except teaching staff who have separate schemes).

Cumbria Pension **Fund**

Pensions form a valuable element of an employee's remuneration package - you contribute 5.5 to 12.5% (based on earnings) and W&F adds 17.3%. As one of the UK's largest pension schemes, the LGPS provides you with a secure and guaranteed income every year when you stop working. All staff are automatically enrolled into the pension scheme.

My Money Matters

My Money Matters is an online platform for tailored financial education, support and services; from Additional **Voluntary Contributions** (AVCs) to budgeting and insurance.



On entry to the platform, you will be asked to complete a financial health check. From there, you will get a personalised assessment of where you score in different financial areas and will be recommended financial education, products and services to help you make more informed financial decisions. Find out more at: my-money-matters.co.uk.



Credit Unions

Westmorland and Furness Council has teamed up with credit unions in Cumbria to offer a **salary deduction scheme** to staff which means you can save directly from your wages.

Benefits include:

- Regular savings directly from wages
- Low-interest, responsible loan options
- Ethical investments that support the local community.

To take part in the salary deduction scheme, all you need to do is:

- Choose a local credit union to join (see options to the right.)
- You can join most credit unions online or by visiting your local branch
- Once you're signed up, let them know you work for Westmorland and Furness Council and that you would like to know more about their salary deduction scheme.

Pennine Community Credit Union Ltd (PCCU)

Formerly Affinity Credit Union – covers all of Cumbria

- t: **01282 691 333**
- e: enquiries@pccu.co.uk
- w: pccu.co.uk/cumbria

Carlisle & District Credit Union

- t: **01228 594007**
- e: info@carlislecu.com
- w: carlislecu.com

95 Lowther Street Carlisle

Cumbria CA3 8ED

Whitehaven, Egremont and District Credit Union

- t: **01946 66755**
- e: info@wedcu.co.uk
- w: wedcu.co.uk

24 James Street

Whitehaven

Cumbria CA28 7HZ

Salary Sacrifice AVCs

Shared Cost Additional Voluntary Contributions (Shared Cost AVCs) – facilitated by My Money Matters/AVC Wise – are a costefficient way to help build your retirement fund if you're a member of the Local Government Pension Scheme (LGPS).

You'll agree to a reduction in salary which will be paid into your Shared Cost AVC – this is called 'salary sacrifice'.

You'll pay £1 a month into your Shared Cost AVC from your gross salary and Westmorland and Furness Council will contribute the rest of your agreed amount via salary sacrifice.

Visit <u>my-money-matters.co.uk</u> for more information or get in touch with the team by emailing <u>support@avcwise.co.uk</u> or calling **01252 784546**.



MyCumbria Card

A special loyalty card for local people and workers, offering hundreds of money-saving offers and helping local good causes and businesses at the same time.



Developed by Cumbria Tourism, a MyCumbria card gives you a fantastic range of discounts in shops, pubs, restaurants and cafes, as well as 2-for-1 on cinema tickets and county-wide attractions for all the family. There are also special discounts on travel and transport, adventure activities, historical places of interest and spa/wellness experiences; plus some very special offers for dog-owners too!

Westmorland and Furness Council has teamed up with MyCumbria Card to offer a 25% discount on the cost of an annual membership. To take advantage of this benefit, enter the discount code **wandfstff24** at checkout: **mycumbriacard.co.uk**.

TOTUM discount card

A TOTUM membership helps you save on everyday shopping, dining, travel and more, with discounts worldwide.

There are two membership types: TOTUM and TOTUM+.

With a free TOTUM membership, you get discounts on tech, travel, fashion, beauty, food, fitness and more, from brands like Apple, 3, asos, boohoo and TUI.

TOTUM+ offers unlimited access to all discounts, plus extra benefits like cashback and thousands of discounts overseas.

You can sign up using your Westmorland and Furness Council email address or upload a copy of your ID card to verify your eligibility. Find out more at: **totum.com**.

Free Will Writing Service



The Taylor Lucas Partnership are
Estate Planning & Will specialists.
They provide a free Will Writing Service for all staff members of Westmorland and Furness
Council, as well as their spouse/partner.

They pride themselves on providing outstanding customer service and adhere to the Institute of Professional Will Writers (IPW) code of practice through their professional affiliation. This has been a very popular offer for our staff with many giving good feedback.

Find out more at: <u>taylorlucas.co.uk/</u> <u>partners/westmorland-and-furness-</u> <u>council</u>.

Vodafone



Staff at W&F can apply for the Vodafone Employee Advantage Scheme using their @westmorlandandfurness. gov.uk email address or other proof of employment.

Vodafone offers W&F employees up to 20% discount on new Vodafone plans for you and up to five family and friends.

Find out more at: advantage.vodafone.co.uk.



Better Health Community Network discounted membership

Staff at W&F qualify for corporate rates at Better centres.



Visit the online joining page at **memberships.better.org.uk** – select your 'home centre' and choose the 'Community Network Membership' option. When prompted, choose 'council worker' from the 'Name of Employer' drop down list.

RAC



Did you know that Westmorland and Furness Council employees can benefit from discounted RAC cover?

- Save up to 50% compared to RAC online pricing
- Cover up to four vehicles per policy (cover family or friends' vehicles too!)
- Purchase cover at any time throughout the year
- Cars, vans, motorhomes, motorcycles (vehicle restrictions apply – see policy online)
- + more!

Sign up online at **vehiclebenefits.co.uk** and use the following company code: **VB123**.

Eye tests



Employees can request a paid eye test for VDU eyewear (for regular users of display screens) or prescription safety eyewear (if required for their role). Speak to your line manager to submit a request.

Vehicle Leasing Salary Sacrifice Scheme – coming soon!



We're getting ready to launch a new Vehicle Leasing Salary Sacrifice Scheme for our workforce.

What's on offer?

- A range of low-emission, hybrid and fully electric vehicles
- Leases over 2 or 3 years
- A monthly cost which covers:
 - Insurance for up to 5 drivers
 - Routine servicing
 - Road tax
 - Breakdown cover
 - Tyre replacement
 - Windscreen cover
 - Option to add a home charging unit when ordering a fully electric car.

You'll be able to explore vehicle makes, models and fuel types available, see monthly payments, and calculate savings on our provider's website when the scheme goes live. Look out for corporate updates on the

Look out for corporate updates on the scheme which is expected to launch this summer (2025)!



Trade Unions



At Westmorland and Furness Council, we're committed to working with our Trade Union colleagues and recognise the many benefits that staff get from joining one.

As well as representing employees in consultations and negotiations, they can also support their members during any employment matters.

They also offer a raft of benefits which include:

- Access to legal advice
- Credit unions
- Some medical/dental cover.
- Car insurance
- Financial advice
- Various other benefits.

Contact details for all our recognised Trade Unions can be found on the **staff intranet** pages and staff notice boards, or you can find out more on their individual websites:

- GMB: gmb.org.uk
- Unison: unisoncumbria.co.uk
- Unite: unitetheunion.org











Staff Networks



As part of our commitment to supporting staff wellbeing and inclusion, our staff networks provide safe spaces to connect, share experiences and help shape a workplace where everyone feels valued and respected. Why not get involved?

SHINE Network

The Shine Network shines a light on the 'superpowers' of colleagues living with disabilities and/or long-term conditions, offering peer support and a chance for your voice to be heard and understood.



shine@westmorlandandfurness.gov.uk

Race Equality Network

The Racial Equality Staff Network (RESN) is dedicated to fostering an inclusive workplace where every employee, regardless of their ethnic, national or cultural heritage and background, feels valued, heard and empowered.



resn.WAF@cumbria.gov.uk

Menopause Network

The Menopause Network provides an inclusive and supportive safe space for employees to share experiences, access resources and advocate for positive changes regarding menopause in the workplace.



MenopauseNetworkGroup@westmorlandandfurness.gov.uk

Carers Network

The Carers Network provides a supportive and inclusive platform to share experiences, access resources and advocate for positive changes for Unpaid Carers in workplaces. We want to be recognised as a carer-friendly employer, to reduce barriers,

challenge taboos and raise awareness to provide meaningful support and understanding to all employees.









LGBTQ+ Network

The LGBTQ+ Staff Network provides a safe space for LGBTQ+ staff members and allies.

We are a support network of likeminded people to help you be your true self at work, and we are a place to help shape wider LGBTQ+ inclusion at Westmorland and Furness Council.



pride@westmorlandandfurness.gov.uk

Armed Forces Network

Staff who are veterans, reservists or cadet force adult volunteers are invited to join our Armed Forces Staff Network Group, which meets on Teams to support and help shape the council's Armed Forces workstreams.

linda.jones@westmorlandandfurness.gov.uk

WE CAAN: Westmorland and Furness Early Careers & Apprenticeship Ambassador Network

WE CAAN is a staff network dedicated to supporting and promoting early career opportunities and apprenticeships at Westmorland and Furness Council.





Change Champions

A network of positive, passionate colleagues that add value to the organisation, employee and customer experience. By joining the Westmorland and Furness Change Champion Network, you become a catalyst for transformation

helping to shape and support our journey of continuous improvement.





Looking after your *, health and wellbeing













Support at work

As a caring council, the wellbeing of our employees is extremely important. We have lots of advice and support available on the **staff intranet** to support both your mental and physical wellbeing – just search 'Looking after your wellbeing' or ask your manager for details.

Did you know we have Mental Health First Aiders and Health Advocates at Westmorland and Furness Council?

- Mental Health First Aiders have been trained to recognise poor mental health and help people find support when they need it.
- Health Advocates are staff who have volunteered to help us raise awareness of the importance of health and wellbeing in our workplaces.

A full list of contact details for our Mental Health First Aiders and Health Advocates can be found on the staff intranet – just search 'Looking after your wellbeing' or speak to your manager for details.

Able Futures

Able Futures can help you manage your mental health at work so you can enjoy more good days. They offer _able futures

nine months of advice and guidance from a mental health specialist who can help you learn coping mechanisms, build resilience, access therapy or work with your employer to make adjustments to help your mental health at work.

Contact Able Futures and speak to a mental health professional about whatever is playing on your mind at work:

e: hello@able-futures.co.uk

Call their freephone number **0800 321 3137** (8am to 10.30pm, Monday to Friday)

w: able-futures.co.uk/individuals





External support

If you're going through difficult times, there are several external organisations and charities that offer confidential support.

Every Life Matters

Browse this useful directory for information about the support and services available to you across Cumbria, nationally and online.





NHS Universal Crisis Line

If you, or someone you know, is having a mental health crisis, call the NHS Universal Crisis Line on 111 and select the mental health option 2. These are open 24 hours a day/7 days a week and are for all ages. Always call 999 in an emergency.



Samaritans

If you need to talk to someone urgently, the Samaritans are available 24/7 on 116 123 or online at samaritans.org.



Mindline Cumbria

For mental health support and guidance, call Mindline Cumbria on **0300 561 0000**, text 'Mind' to **81066**, or chat online with trained professionals at mindlinecumbria.org.



Keeping active at work and home

Our colleagues do all kinds of work, from desk-based roles to more physical jobs – but staying active is important for everyone, both at work and at home.

Street Tag

Street Tag is a free mobile app that incentivises you and your team to be physically active every day. Points are gained by actively travelling to and from places, in addition to scanning virtual tags that have been scattered throughout your local area. Find out more at: activecumbria. org/behealthybeactive/street-tag.

Active Cumbria

Active Cumbria offers a variety of resources and activities to help improve physical activity, mental wellbeing and overall health, including local activity finder tools, fitness challenges and wellbeing tips. Find out more at:

activecumbria.org.



Domestic abuse

Everyone is entitled to live safely without fear of violence or abuse.

If you, or someone you know, is suffering from domestic abuse, help is available. Call **101**, or report online at **cumbria.police.uk**. Always call **999** in an emergency.

Bereavement support

The death of a loved one can be among the most difficult moments that any of us will face in our lives. If you've lost a loved one, you can get free specialist support by ringing the Cruse helpline on **0808 808 1677** or by visiting **cruse.org.uk**.



Carers support

Are you an unpaid Carer who provides unpaid care and support to a family member, friend or neighbour who is disabled, has an illness or long-term condition, or who needs extra help as they grow older? Without recognising yourself as a carer, it's impossible to access any of the support that may be available to help manage the challenges of being an unpaid Carer.

Carers Support Cumbria support unpaid Carers through Assessments, Support Plans, Health and Wellbeing Support and other activities. Contact them on **08443 843230** or visit **carerssupportcumbria.co.uk**.







Walk and talk meetings

Have you tried one? Get out in the fresh air and have a 1-2-1 or team meeting, walking and talking outside, who knows what new ideas might spring up.

Desk-based exercises

If you spend most of your day at a desk, there are plenty of simple exercises you can build into your routine to keep moving and support your health. Just search online for 'how to stay active at your desk job' or visit **csp.org.uk** and look for 'Working from home – easy exercises'.



* * ★ ★ ■ ■ Worried about money? ★ • ■ ■

You're not alone. Many people are finding they need a bit of extra help and support. Don't wait for problems to get worse, there are organisations that can help, and it's better to get advice sooner rather than later. Here are some useful websites and resources to help you find the right support.

Worrying about money step-by-step guide

The guide shows which local agencies are best placed to help you maximise your income and access any financial entitlements you may be missing out on.

You can find the guide at:

worryingaboutmoney.co.uk/westmorlandand-furness.

Westmorland and Furness Council Benefits Team

Advice on Housing Benefit and Council Tax Support, including how to request a revision or make an appeal.

- t: **0300 373 300**
- w: westmorlandandfurness.gov.uk/ contact-benefits-team

Financial Wellbeing staff intranet page

You can find lots of useful information on our staff intranet, including local support and advice for Cumbrian residents across a range of topics - just search 'Financial Wellbeing'.

Citizens Advice

Advice on debt, benefits, employment, housing and more.

Barrow-in-Furness

- t: 0808 2787 817
- w: barrowcitizensadvice.org.uk

Carlisle and Eden

- t: **0808 278 7844**
- w: cac-e.org.uk/make-a-referral
- w: cac-e.org.uk

South Lakes

Advice line: 0808 278 7984 Message service: **01539 46464** e: advice@southlakesca.org.uk

w: southlakescab.org.uk

Other advice and support



Food support

If you are struggling to feed yourself or your family, there are organisations that can help. They are used by hundreds of people every week in Cumbria and from all walks of life.

There are food banks and other food projects located across the county. Find your nearest foodbank online.

Westmorland and Furness Council Ways to Welfare Team

Help and emergency support with basics and essentials for people struggling to cope with their current situation. The team can also advise on which other financial support you may be entitled to. Please don't wait for things to get worse, call **0300 373 3300**.

Social tariffs

Social tariffs are discounted rates offered by utility providers (e.g.



broadband companies) to help people on low incomes or certain benefits. They're designed to make essential services more affordable for those who might otherwise struggle to pay.

Find out more at: **ofcom.org.uk/phones-and-broadband/saving-money/social-tariffs**.

Green Doctor

A free service providing bespoke home energy advice and simple energy saving measures.



- t: 01229 486 430
- e: greendoctorcumbria@groundwork. org.uk
- w: groundwork.org.uk/greendoctor

Future Proof Cumbria: Homes

Free and independent energy saving advice, home visits and equipment to help make your home warmer, more comfortable and cheaper to heat.



- t: 01768 216 500
- W: <u>futureproofcumbria.org.uk/homes/</u> free-home-energy-support





Healthy Start

Eligible families in
Cumbria can apply for
free vitamins and help
with the cost of food and
milk as part of the Healthy Start scheme.

- t: **0300 330 7010**
- e: healthy.start@nhsbsa.nhs.uk
- w: healthystart.nhs.uk

Free school meals and clothing grants

If you are on a low income and have children attending school, you may be entitled to free school meals and clothing grants. You can check your eligibility and apply online on your local council's website – just search 'Free School Meals'.

Holiday Activity Programme

If your child has free school meals, you can find and book free children's activities and events in the school holidays. If you are not eligible for a funded place, many providers also offer paid places. Search 'Holiday Activity Programme' on your local council's website.



Energy saving tips

- Switch off standby: You can save around £45 annually just by remembering to turn your appliances off standby mode.
- Draught-proof windows and doors: Professional draught-proofing of windows, doors and blocking cracks in floors and skirting boards can save around £80 on annual energy bills.
- Turn off lights: Turn your lights off when you're not using them or when you leave a room. This will save you around £7 on your annual energy bills.
- Avoid the tumble dryer: Avoid using a tumble dryer for your clothes.

 Drying clothes on racks inside where possible or outside in warmer weather can save you £50 a year.
- Spend less time in the shower: Keeping your shower time to just 4 minutes could save a typical household £60 a year on their energy bills.

Discover more energy saving tips at **energysavingtrust.org.uk**.

energy saving trust















Smart ways to feed the family

- Freeze it! Buy frozen or freeze fresh fruit, veg, meat and fish to make it last longer and reduce waste.
- Plan your meals. Write a weekly meal plan and stick to a shopping list to avoid overspending.
- Cook in batches. Make bigger portions and freeze leftovers for easy, budget-friendly meals later.
- Use what you've got. Check your cupboards, fridge and freezer before shopping to avoid buying duplicates.
- Try going meat-free sometimes. Veggie meals are often cheaper and still full of flavour and goodness.
- Buy own-brand. Supermarket own-brand products are usually just as good for a fraction of the price.

Discover more tips at **lovefoodhatewaste.com**.

















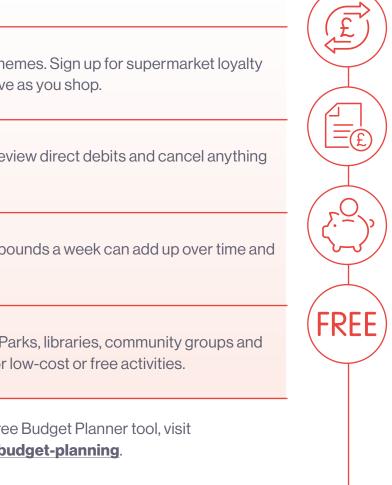


Getting more from your money

- Set a budget. Know what's coming in and going out so you're in control of your spending.
- Track your spending. Use a notepad, a spreadsheet or your phone to spot where your money's going and where you might be able to cut back.
- Use cashback and reward schemes. Sign up for supermarket loyalty cards or cashback sites to save as you shop.
- Review your subscriptions. Review direct debits and cancel anything you don't really use.
- Save small, often. Even a few pounds a week can add up over time and help in emergencies.
- Look for free or low-cost fun. Parks, libraries, community groups and local events are often great for low-cost or free activities.

For more helpful tips and to access a free Budget Planner tool, visit moneysavingexpert.com/banking/budget-planning.









Travel

Getting around doesn't have to cost a fortune – here are some ways to make travel more affordable across our area.

Bus passes and bargain tickets

Discounted or free bus passes are available for people of various ages and for those with eligible disabilities.

Most bus journeys across Westmorland and Furness cost no more than £3 for a single fare. If you travel regularly, day tickets, weekly passes or season tickets could offer even better value.

To find out more, visit **westmorlandandfurness**. **gov.uk** and search for 'Bus Services'.

Travel Actively Cumbria

Learn about how walking, wheeling and cycling are all great ways to get around for everyday journeys.



Travelling actively can help save you money and help the environment. Plus, people who choose to travel actively see significant benefits to their wellbeing, both physically and mentally. Find out more at: **travelactively.co.uk**.





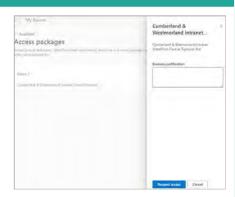
Request access to the intranet and setting up two-factor authentication

Throughout this booklet, you may have noticed links to the Westmorland and Furness staff intranet. If you don't yet have access, follow the steps below to set it up, including enabling two-factor authentication. Please note: you'll need to be using a council-issued device connected to a council network.

Request access to Westmorland and Furness Intranet

- 1 Please visit: bit.ly/4kl7v1n.
- 2 Enter your e-mail address and password, if prompted.

You will see the following screenshot, once the page loads.



3 Click on the 'Request access' button to submit the application for a guest account and permissions on the Intranet SharePoint sites.

This should return the message as shown to confirm that the request is being processed.



4 Your request may take up to one business day to process.

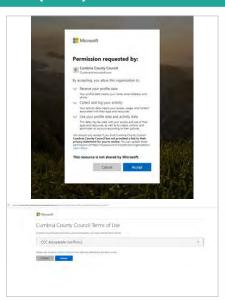


Microsoft 365 Multi-Factor Authentication (MFA)

During the request for access, you need to consent to an acceptable use policy and provide a secondary way of proving your identity on a mobile device. This requires a code generated through the Microsoft Authenticator App, or sent via SMS.

Please note - there is no alternative to this requirement. MFA is the industry standard security level for access to Microsoft 365 services.

The Intranet site content is also be available in PDF document format for those who are unable to register for MFA using a mobile device.



When presented with the 'Additional Security Verification' page, select the preferred method for MFA registration:

- Mobile app (receive code or notification via Microsoft Authenticator app).
- Authentication Phone (provide mobile number for SMS code).



Mobile App

- Download the Microsoft Authenticator app from you mobile device's app store. Open once installed and select skip when sign-in is requested.
- The app will then display the following screen, select the + symbol in the top right and 'Work or school account'.
- Select 'Scan QR Code' (accept permission to camera, if prompted) and return to the additional verification page on your laptop.
- Set the verification method to 'Mobile App' and select whether you would like to receive a notification, or 6-digit code.
- Then 'Set up' to display the QR code to be scanned in on your mobile device. If successful, a notification, or 6-digit code will be sent to finalise verification.



Authentication Phone

We recommend using the Microsoft Authenticator app, but for those who would prefer to receive a code via SMS message to a UK mobile phone number, please enter the details as shown - Authentication phone, United Kingdom (+44), Mobile Number and 'Send me a code by text message'.



Microsoft will then send a verification code to the mobile number provided. Enter in the field, as shown, and select 'verify'. If confirmed as successful, the verification method has been registered.



Once complete, please attempt to access the Intranet landing page via the following URL:

cumbria.sharepoint.com/sites/Intranet

Support



If you experience any issues with the described steps, please contact your ICT Service Desk.



Translation Services

If you require this document in another format (e.g. CD, Braille or large type) or in another language, please telephone: **0300 373 3300**.

للوصول إلى هذه المعلومات بلغتك، يرجى 0300 373 3300 الاتصال

আপনি যদি এই তথ্য আপনার নিজের ভাষায় পেতে চান তাহলে অনুগ্রহ করে 0300 373 3300 নম্বরে টেলিফোন করুন।

如果您希望通过母语了解此信息, 请致电 0300 373 3300

Jeigu norėtumėte gauti šią informaciją savo kalba, skambinkite telefonu 0300 373 3300

W celu uzyskania informacji w Państwa języku proszę zatelefonować pod numer 0300 373 3300

Se quiser aceder a esta informação na sua língua, telefone para o 0300 373 3300

Bu bilgiyi kendi dilinizde görmek istiyorsanız lütfen 0300 373 3300 numaralı telefonu arayınız