

Terms and Conditions

By entering the salary sacrifice Shared Cost AVC scheme facilitated by AVC Wise, you acknowledge that it constitutes a formal variation to the Terms and Conditions of your employment in accordance with the provisions of the Employment Rights Act 1996. These Terms and Conditions constitute your agreement to enter the Council's salary sacrifice Shared Cost AVC Scheme and authorise us to adjust your salary accordingly.

Once you have entered the scheme the salary reduction will continue as long as your employment income is sufficient to support the salary sacrifice arrangement.

Salary sacrifice Shared Cost AVC scheme

The Council will contribute to your Shared Cost AVC plan in return for your agreement to reduce your salary by an amount equivalent to the contribution.

In addition, you agree to pay £1 per month as your personal contribution to the Shared Cost AVC arrangement. This contribution will be deducted from your gross salary. For further explanation on how the scheme works please refer to the Frequently Asked Questions document available here derbyshire.gov.uk/pay-and-benefits/my-financial-wellbeing .

Eligibility

All employees of the Council that are members of the Local Government Pension Scheme (LGPS) are eligible to join the Shared Cost AVC scheme. This includes part-time employees. However, relief workers or those who have fixed term contracts of under 1 year are not eligible to participate in the scheme.

If at any point your employment income is insufficient to support the salary sacrifice arrangement or if, by sacrificing salary, your earnings fall below the National Minimum/Living Wage or Lower Earnings Limit, you will be unable to participate in the scheme. However, it may still be possible to participate in the scheme by reducing the salary sacrifice amount to a level that maintains your salary above the required limit.

Changes in your circumstances

If your employment with us terminates for whatever reason, your entitlement to participate in the scheme will cease.

Absence from work

The salary sacrifice and benefit arrangements will continue during any period of maternity, paternity, adoption, parental or sick leave as long as your employment income is sufficient to support the salary sacrifice arrangement. If at any point your employment income is insufficient or your entitlement to paid leave ceases, you will be unable to participate in the scheme.

Salary-based payments and benefits

Payments related to your salary, for example, overtime and incremental payments will not be affected by the salary sacrifice arrangement. You should note that any statutory benefits such

as Statutory Sick and Maternity Pay and Tax Credits, may be affected. Occupational leave payments will not be affected.

Local Government Pension Scheme (LGPS)

The Council will treat the Shared Cost AVCs as part of your pensionable pay. Therefore, the contributions that both you and the Council make into the main LGPS will be based on your original salary, prior to your participation in the Shared Cost AVC scheme.

If you have any queries regarding the Terms and Conditions please contact pay.mailbox@derbyshire.gov.uk or telephone the Pay Team on 01629 535119 Option 3 or 4