

Please note that this is a summary only and personal contracts, the Staff Handbook and the rules of the relevant schemes take precedence.

1. Pension Scheme

The RYA operates a 'group personal pension plan' (GPPP). Qualifying staff are automatically enrolled after 3 months service, with the right to opt out. The RYA makes a contribution equal to 10% of salary, with the employee contributing 3%.

The RYA also offers a 'salary sacrifice' scheme whereby an employee can choose to put an additional proportion of their salary into their pension fund. That amount will not be subject to income tax or National Insurance.

2. Company Sick Pay

If you are absent due to illness during the first three months of your employment you will receive company sick pay, equivalent to full salary, for up to two week's absence, and then Statutory Sick Pay if your sickness absence continues for longer than two weeks.

After three months' satisfactory service, if you are unable to work for a long period (normally at least four weeks' continuous absence) by reason of sickness, any payment in addition to Statutory Sick Pay will be entirely at the Association's discretion. You will be informed in advance of any decision to reduce your pay.

After 28 weeks of absence the RYA will assist you to apply for Employment and Support Allowance. If you are still unable to return to work after 12 months' absence and are not eligible for the Permanent Health Insurance benefit (see below) your employment may be terminated on the grounds of absence through ill health.

3. Free Permanent Health Insurance (PHI) after five years' service

The RYA provides Permanent Health Insurance to all employees who have completed five years' service and are aged under 64 at the time that the period of sickness absence starts, provided that they have a satisfactory medical history. The PHI policy is intended to provide 75% of salary (less Employment Support Allowance, even if you are not eligible to receive it) to an employee who is absent from work due to sickness or injury for a continuous period of 52 weeks, until recovery or retirement.

You would normally be retained as an employee until either you are able to return to work or you reach 'ceasing age' (under the policy this is 65 for most staff). You will continue to be covered by the RYA's life insurance policy (see below) and pension scheme during this time.

If the PHI claim is refused, or is not paid in full (for whatever reason), the Chief Executive will make a judgement about your continued employment with the RYA.

4. Free Life Insurance

While you are employed by the RYA you have free life insurance of four times your annual salary (but this may be restricted depending on your medical history). This benefit takes effect on satisfactory completion of your probationary period, provided you are over 16 and under 65, and ceases when you leave or reach the age of 70. The insurance policy also provides a pension for a surviving spouse, if applicable, and/or dependents.

The spouse's pension is available to a cohabiting partner, provided you declare their name.

5. Employee Assistance

All employees and their families have access to a free, 24-hour, 365 day a year telephone helpline for confidential medical, financial or legal advice or counselling.

6. Childcare Vouchers

The RYA operates a Childcare Voucher scheme through Busy Bees/Computershare. This is a 'salary sacrifice' scheme whereby the employee receives a specified amount of their salary each month in the form of vouchers which are non-taxable and exempt from National Insurance. The vouchers are then exchanged for childcare services.

7. Gym membership

The RYA has corporate membership of the Hamble Sports Complex in Satchell Lane. A reduced monthly membership fee, with no annual contract, is available to employees and their partners and gives you unlimited use of the fitness suite, swimming pool, sauna and classes.

8. Cycle to Work scheme

The RYA offers a Cycle to Work scheme for tax-free hire of bikes through Cyclescheme.

9. RYA membership and staff discounts

Free RYA membership is available to any employee who wishes to join. If you wish to take out Family membership, you are asked to pay the difference between the Personal Member's subscription and the cost of Family membership. If you leave the RYA, you will be invited to pay the normal subscription on your next renewal date.

Members of staff can purchase RYA publications at half price and other publishers' books sold through the RYA at cost price. You may purchase items of sailing clothing and other regalia from the RYA's own clothing supplier through the Marketing Department at a very favourable discount rate. Sailing clothing may also be purchased at trade price from other suppliers. The concession is only open to RYA staff purchasing clothing for their personal use or for members of their immediate family. Various partner companies offer discounts or special offers to RYA employees.

10. Staff suggestion scheme

The Chief Executive has discretion to make an award of up to £500 (tax free) to any employee who puts forward a good idea, outside the scope of their normal duties, which can be shown to either achieve a cost saving or generate new income for the RYA.