

## Vivup Home Electronics Scheme Criteria and FAQs

**Frequently Asked Questions, updated January 2025. \*\*Please read the updated FAQs before placing any orders as new terms have now been introduced to the scheme. We encourage all staff to thoroughly read this before placing any orders through the scheme. Please contact the Engagement and Wellbeing Team regarding any questions: [elft.employee.engage@nhs.net](mailto:elft.employee.engage@nhs.net)**

### Rules

To apply for this employee benefit, these are main rules that apply, as follows:

- The salary reduction must not take your pay below the National Living/Minimum Wage (**£12.21 per hours for staff 21+ and £10.00 per hour for staff ages 18-20**).
- As of 1<sup>st</sup> of February 2025, there is a £2500 spending limit for staff using the scheme – the total cost of your active or pending orders cannot exceed £2,500 **or** the equivalent of two months of your gross monthly salary if it is less than £2,500.
- If you leave your employer for any reason during the term, you agree to a single net salary adjustment equal to the salary sacrifice that would have applied across the remainder of the agreed term. This adjustment will be made from your final net pay.
- Effective from the 1st July 2024, the home electronic scheme only enables employees to place two orders per year. This will reset on the 25<sup>th</sup> of July for all staff, every year. There is no set limit of the amount of goods you can place within these two orders however the amount of goods ordered will still need to meet the other criteria i.e. NMW, plus not exceeding £2,500 or two months gross salary if less than £2,500.

### FAQs

#### **Q. Do I need to provide any ID when placing an order?**

You do not need ID, but you will need your payroll number, NI number and home address- this needs to be the home address that is registered on your ESR account. Staff should ideally use their NHS email to place orders, this in order to prevent fraud attempts. You will also receive a call or email from the Wellbeing and Engagement Team before your orders are processed, this is to confirm that you are the person that has placed the order.

#### **Q. Can I use my personal email to confirm my order?**

No, if you have used a personal email when placing an order, please keep an eye on

your NHS email for a confirmation request. You **MUST** use your NHS Email when confirming your Vivup order.

**Q. How does the scheme work?**

A. Your employer provides home electronic equipment to eligible employees in return for a reduction in salary (salary sacrifice) over a set term. In this way employees save National Insurance and NHS Pension Scheme contributions on the value of the equipment ordered.

**Q. How does salary sacrifice work?**

A. A salary sacrifice is where an employee gives up the right to receive part of their gross cash pay due under their contract of employment. In the case of the Home Electronics scheme you are agreeing to accept a lower amount of salary in return for your employer providing home electronic equipment. The monthly gross salary reductions will be made direct from salary through payroll, starting the month following submission of your order.

**Q. I'm thinking of reducing my working hours, how will this affect my salary sacrifice arrangements?**

A. You cannot sacrifice an amount which would result in your salary being lower than the National Living / Minimum Wage. If the reduction in your hours would mean that you cannot meet the salary sacrifice commitment as it would result in your salary being lower than the National Living / Minimum Wage, then the employer may exercise discretion to delay a change to your hours until the completion of your salary sacrifice reduction.

**Q. How long do Vivup salary sacrifice agreements last?**

Salary sacrifice agreements typically last between 12 and 24 months. Staff are asked to consider this before entering a salary sacrifice agreement, if you leave your employer for any reason during the term, you agree to a single net salary adjustment equal to the salary sacrifice that would have applied across the remainder of the agreed term.

**Q What is the eligibility criteria?**

A. This scheme is open to substantive staff, fixed term contracts must have a minimum of a 12-month term but their payment must be made over no longer than 10 months. Your contract must exceed your deduction agreement period by at least 2 months.

**Q. How much equipment can I order through the scheme?**

A. Through the scheme, you can spend no more than £2,500 or 2 months of your gross salary if it is less than £2,500, as long as the combined total value does not take you below National Living Wage/National Minimum Wage.

**Q. Does the equipment come with a warranty?**

A. Yes. All products come with a standard manufacturer's warranty. Warranty is limited to malfunction caused during normal wear and tear.

**Q. Is the equipment covered for insurance?**

A. There is no insurance through the scheme, and it is your responsibility to insure the equipment if you wish. If the equipment is lost, damaged or stolen the reduction in your

salary will continue.

**Q. How much will I actually pay through the scheme, after the savings?**

A. You will make savings on the salary sacrifice at the same rate you pay National Insurance and NHS Pension Scheme contributions. Your payslips will show your original gross salary and the amount of reduction for the equipment that you have agreed to. The savings will be automatically applied to your payslip and your take home pay will reflect the amount you are actually being charged. National Insurance or NHS Pension Scheme contributions will not be payable on the reduction of salary. The level of overall savings will depend on your personal situation.

**Q. Will I pay Income Tax on the benefit of being provided with the equipment?**

A. Yes. Please note that Income tax is still paid on the value of the salary sacrifice either at the time of salary reduction or at the end of the tax year through an adjustment to your tax code.

**Q. What happens if I place orders that reduce my salary below the National Living/minimum wage?**

A. Your order will be rejected when it is reviewed by the employer. Changes in your salary or work hours could further decrease your hourly wage. If your wage falls below the national living wage due to these changes, your Vivup monthly deductions will have to be taken from your net pay instead of your gross pay, causing you to lose out on savings on NI and pension. Please consider this when placing orders.

**Q. Will the other salary sacrifice scheme I use be considered when I apply through this scheme?**

A. Yes, as part of the review undertaken by the employer, any other salary sacrifice schemes that you are paying for will be taken into account before the order can be approved e.g. childcare vouchers, car salary sacrifice and the cycle to work scheme.

**Q. When will I receive my equipment?**

A. Goods will be ordered from the supplier when your order has been authorised by your employer. Vivup will then liaise with suppliers to arrange delivery of your order, if there are any issues, you will need to contact Vivup directly.

Delivery should be within 5 working days from ordering with the supplier.

However, when new Apple iPhones are released, they may initially have up to a 3 month lead time. For example, if the new apple iPhone is released in September, delivery to you may not be until February. Please note that payroll reductions will start the month following submission of your order, even if you have not received your phone.

**Q. Where can I have the equipment delivered to?**

A. Delivery is to your home address only, as detailed on your order form and verified by your employer. Please ensure that the address used when placing orders, matches the order on your ESR record, if you have changed addresses, you can always log into your ESR account to update this.

**Q. When will the salary reduction start?**

A. The salary reduction will commence the month following submission of your order. Please note that reductions will start as stated, regardless of whether you have received your equipment or not.

**Q. Are SIM free/unlocked phones locked to any network? (This only applies if your employer is offering SIM free handsets as part of your scheme)**

A. Phones are supplied unlocked/SIM free. The SIM-free phones we supply are unlocked to any UK/EU network provider although cannot be used with foreign SIM cards on foreign networks.

**Q. What happens at the end of the agreement?**

A. As you own the goods as part of the agreement, they are yours to do whatever you choose with them.

**Q. What happens if I leave before I have paid off the full salary sacrifice?**

A. If you should leave before the end of the agreement, the employer will seek to recover the final payments in your last salary.

**Q. If I have a query about the scheme, who should I contact?**

A. The contact details are [orders@vivup.co.uk](mailto:orders@vivup.co.uk)

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