

## Vivup Home Electronics Scheme Criteria and FAQs

**Frequently Asked Questions, updated April 2026. \*\*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 (**£12.71 per hours for staff 21+ and £10.85 per hour for staff ages 18-20 as of April 2026**). We apply National Minimum Wage thresholds in advance of annual rate changes to account for the timing gap between new National Minimum Wage rates coming into effect and NHS pay uplifts being agreed and reflected in salaries. As salary sacrifice schemes run over a 12-24 month period, this approach ensures employees remain legally compliant at all times, including during any interim period before pay increases are implemented.
- 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.
- The home electronic scheme only enables employees to have two active orders at a time, these are any outstanding orders you are still paying deductions on. 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.

### **Vivup Home Electronics Scheme – IMPORTANT: Eligibility Criteria & Information for Staff**

#### **Placing an Order**

When placing an order, you will need to provide your payroll number, National Insurance number, and home address. Your home address must match the address recorded on your ESR account. Staff are encouraged to use their NHS email address when placing orders to help prevent fraud. Order confirmations will be sent to your NHS email by the Wellbeing and Engagement Team.

If a personal email is used when placing an order, confirmation will still be sent to your NHS email account.

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## How the Scheme Works

The scheme allows you to obtain home electronic equipment through a salary sacrifice arrangement. This means your employer provides the equipment, and in return, your salary is reduced over an agreed period.

Salary reductions are taken directly from your pay each month, starting from the month after your order is submitted. As the deduction is taken from your gross salary, you will make savings on National Insurance and NHS Pension contributions.

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## Tax Treatment (Important Update) – April 2026

Items obtained through the scheme are treated as a Benefit in Kind (BIK), referred to as “GB BIK - assets transferred.”

This means:

- Income Tax is still applied to the benefit
- The tax is now collected within the same tax year (April to March) rather than being spread across the full agreement

Once your equipment has been delivered, the taxable amount is reported and the tax is spread across the remaining pay periods in that tax year.

Depending on when your item is delivered, this may result in:

- Higher tax deductions over a shorter period, rather than smaller amounts over a longer timeframe

**For example:** If your item is delivered in June, the tax is spread over more months (e.g. 10 months) If your item is delivered in November, the tax is spread over fewer months (e.g. 5 months)

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## Eligibility

The scheme is open to substantive staff.

For fixed-term contracts:

- The contract must be at least 12 months in length
  - Repayments must be completed within no more than 10 months
  - The contract must extend at least 2 months beyond the repayment period
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## Spending Limits

You can spend up to:

- **£2,500**, or
- Up to **2 months' gross salary** (whichever is lower)

All orders must ensure that your pay does not fall below the National Living Wage or National Minimum Wage.

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## **Salary and Deductions**

Your payslip will show:

- Your gross salary
- The monthly salary reduction for the equipment

Savings on National Insurance and NHS Pension contributions are applied automatically. The overall level of savings will depend on your individual circumstances.

If changes to your salary or working hours mean your pay falls below the minimum wage, deductions may need to be taken from your net pay instead, which would reduce the savings which may effectively increase your monthly deductions.

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## **Other Salary Sacrifice Arrangements**

If you are part of other salary sacrifice schemes (such as childcare vouchers, car schemes, or cycle to work), these will be considered before your order is approved.

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## **Agreement Length and Commitments**

Agreements usually run between 12 and 24 months.

If you leave employment before the end of the agreement, the remaining balance will be recovered from your final salary.

If you are considering reducing your working hours, this may affect your ability to continue the arrangement if it brings your salary below the minimum wage threshold.

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## **Delivery of Equipment**

Orders are placed with suppliers once approved by your employer. Delivery is arranged by Vivup/Perkbox and is usually expected within 5 working days.

Some items, particularly newly released products, may have longer lead times.

Salary deductions will begin from the month following your order submission, regardless of whether the equipment has been delivered.

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## **Delivery Address**

All equipment must be delivered to your home address, which must match your ESR record. If your address has changed, this should be updated on ESR before placing an order.

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## **Warranty and Insurance**

All equipment comes with a manufacturer's warranty covering faults under normal use. The scheme does not include insurance. If you wish to insure your equipment, you will need to arrange this separately. Salary deductions will continue if the equipment is lost, stolen, or damaged.

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## **End of Agreement**

At the end of the agreement, the equipment is yours to keep.

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## **Support and Queries**

For any questions about your order or the scheme, please contact: [orders@vivup.co.uk](mailto:orders@vivup.co.uk) or [help-me@perkbox.com](mailto:help-me@perkbox.com)

## **Impact on employment package**

### **Impact of Salary Sacrifice arrangements on Occupational (NHS) Pension with effect from 1st April 2015**

With effect from 1st April 2015 the impact of salary sacrifice on occupational pension varies according to which section of the NHS Pension Scheme you are a member of.

#### **1995 Section**

If you are in the last 3 years of employment before retirement and you are a member of the NHS Pension Scheme (1995 section), taking part in a salary sacrifice benefit will have an effect on your NHS pension benefits. Upon retirement, NHS pension benefits are calculated on the best of the last 3 years pensionable pay. As your pensionable pay will decrease by the amount of the salary sacrifice, this could have an effect on your benefits if you retire during or soon after the end of your agreement.

#### **2008 Section**

If you are in the last 10 years of employment before retirement and are a member of the new NHS Pension Scheme (2008 section), taking part in a salary sacrifice benefit may have an effect on your NHS Pension benefits, depending if/when you plan to wind down your commitment and earnings in your last years of employment. Upon retirement, NHS Pension benefits are calculated on the average of the best three consecutive years' pensionable pay in the last 10 years of working. As your pensionable pay will decrease by the amount of the salary sacrifice, this may have an effect on your benefits.

#### **2015 Section (new NHS Pension Scheme)**

The introduction of the 2015 NHS Pension Scheme has important implications for members participating in or considering salary sacrifice arrangements. This is because the 2015 NHS Pension Scheme is a Career Average Revalued Earnings (CARE) pension scheme. In a CARE scheme your pension is based on your pensionable pay right across your career. The pension you earn is based on your pensionable pay in that year and is revalued by a set rate linked to inflation, known as revaluation, each year up to retirement or leaving the scheme.

Entering into a salary sacrifice arrangement reduces gross pensionable pay thereby reducing the benefits that are built up for that period. This means that the occupational pension you receive when you retire will be lower than the amount you would have received had you not participated in the salary sacrifice arrangement.

All staff in the 2015 NHS Pension Scheme, including those on tapered protection, will need to consider the impact that participating in a salary sacrifice benefit may have on their NHS pension against the savings and benefits afforded through the salary sacrifice arrangement.