

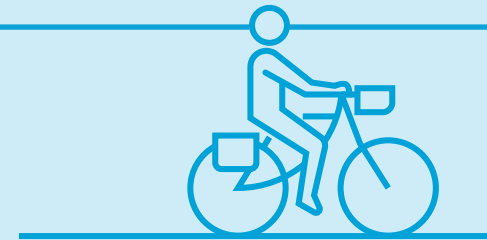
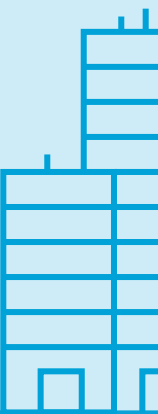
# Our Rewards and Benefits

The Co-op difference for you and your families

Everything we offer our colleagues has been designed with their needs at heart.

Physical, emotional, financial wellbeing - we hope we've got you covered.

There are so many rewards and benefits you get simply for being a Co-op colleague. Read on to find out more...



# Our rewards and benefits

At Co-op you can make a difference every day.

The impact you can make working for Co-op is huge. No other business in the UK really compares when you think about the breadth of our businesses, our campaigning, and our work in communities.

We've pioneered since 1844 and it's thanks to our amazing colleagues that we continue to do so today. Everything they do helps us get closer to realising our vision - Co-operating to build more value for our member-owners every day.

When you join Co-op, you'll be entitled to all kinds of rewards from discounts on Co-op products and services to ethical pensions, medical care, and a 24/7 employee assistance service. There's support available to make a difference when, where and how you and your family need it most.



We know that the cost of living continues to affect everyone's financial and mental wellbeing. While we can't promise to be able to solve all your problems, **we promise to be here to support you in every way we can.**

This reward roundup tells you about all the amazing things you can benefit from as a Co-op colleague.

**Thanks for your interest in joining our unique organisation.**

*Shirine*

Chief Executive Officer

# Looking after your body and your mind

Life is busy and prioritising any health niggles you may have, or just having a regular health check-up can easily fall to the bottom of the list.

We've developed a range of benefits to give colleagues and their loved ones access to a wealth of resources in a way that works for them.

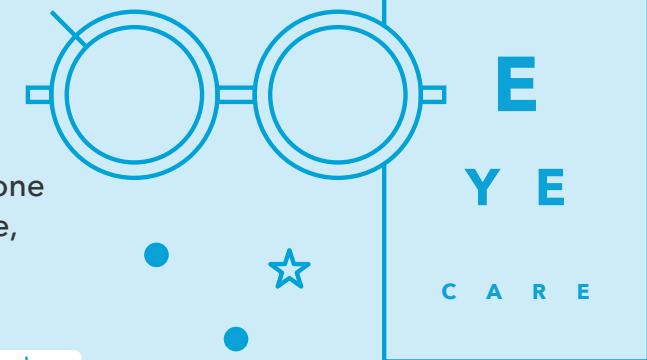
## Eyecare

[eyecareplans.co.uk](https://eyecareplans.co.uk)

Keep an eye on your sight.

If you don't wish to use one of the opticians available, claim £10 off the cost of an eye test.


Click [here](#) for more info 



## Virtual Health Services

(YuDoctor)

Confidential virtual health services for you and your immediate family 24/7. Access GP appointments when you need them.

Click [here](#) for more info 





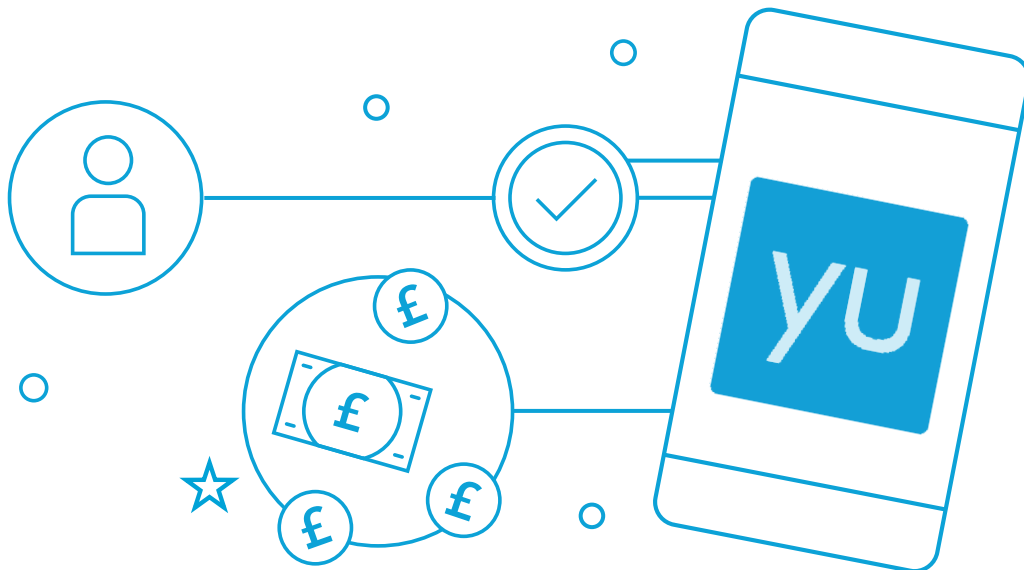
## YuLife rewards you for getting on with daily life!

With all your benefits in one place, access the wellbeing app to be rewarded for healthy behaviours. You can earn YuCoins for vouchers to spend at your favourite brands.

“I’ve been using YuLife for about 3 weeks now and I can honestly say it’s been life changing. Of the things I’ve ever used to motivate me to exercise more, nothing has worked like YuLife.”

Carl, Store Manager

Click [here](#) for more info

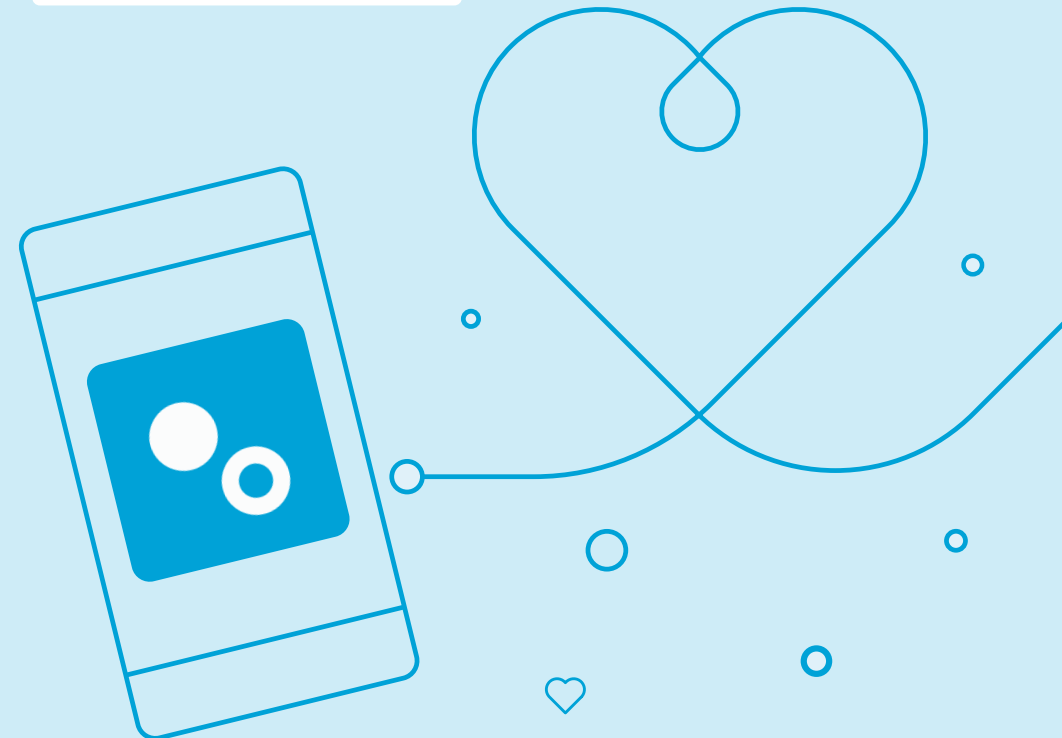


# LifeWorks

Your confidential, employee assistance programme (EAP). Use the app or call free of charge 24/7 for guidance on:

- ✓ Health and wellbeing
- ✓ Personal or work related issues
- ✓ Money and debt
- ✓ Caring responsibilities
- ✓ Legal matters

Click [here](#) for more info



# Financial planning

It's tough for everyone at the moment and during times of financial and emotional strain, every bit of support can help.


We've got a broad range of partners on hand to provide resources and help so whether you want to start building up savings for a rainy day or you're thinking longer term for the time when retirement comes, we've got you covered.



## Grocery Aid ?

All colleagues can access Grocery Aid for emotional and practical support, along with access to a wealth of online resources. Financial grants are available if certain criteria is met.




Click [here](#) for more info 

## Credit Unions

The   
Credit Union

  
Credit Union

High street banks aren't the only option for loans and savings. Join one of two credit unions for deals on savings and borrowing. Regular payments into savings or loan repayments come straight out of your pay.


Click [here](#) for more info 



# StepChange

## Is money keeping you awake at night?

Receive confidential independent debt advice and a free action plan filled with practical advice.

Click [here](#) for more info 



# Pension Scheme

## Pace

The sooner you start paying into a pension the better, even a small amount to begin with. Pay into your pension direct from your salary. Co-op will match your contributions up to 10%.

Click [here](#) for more info 




# Access your pay

We sometimes need money fast, but don't have savings to fall back on. The Wagestream app helps you access up to 30% of your earned wages before payday.

## Plus access to a fantastic 5% interest savings pot!

This'll help you to avoid overdraft fees, credit card fees, or payday loans, and to budget by tracking your wages throughout your work week. The easy-to-use app also enables you to build up a rainy-day fund straight from your pay along with educational resources on financial wellness.

Click [here](#) for more info 

“I use this service a lot since my workplace launched it because after 4 years I still can't get used to monthly pay, so this has helped a lot!”

Paula



# Reduce your financial worries

We don't want anyone to be lay awake at night worrying about money. Make the most of our financial wellbeing support, make small changes with the help of our providers and take control of your finances.

These solutions have been designed to give you access to schemes and equipment to help ease some of the financial burdens that could be playing on your mind.



# Payroll Deducted Loans

Via *Salary Finance*

Consolidating your debt or making a new purchase?

Manage your money, access affordable loans and develop good saving habits through the financial wellbeing hub\*.

\*This is an option and is subject to checks.


Click [here](#) for more info 



# Rental Deposit Loan

Are you looking to get a place of your own?


Get help moving home more quickly with an interest free loan for your tenancy deposit.

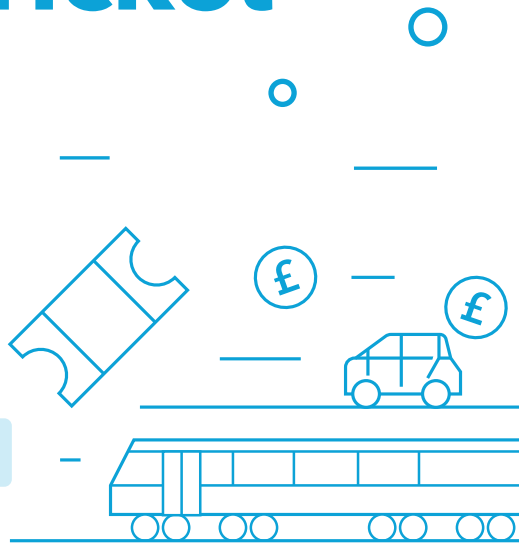
Click [here](#) for more info 



# Season Ticket Loans

For annual travel tickets, borrow up to £5,000 for an interest free loan to pay for your travel to work including trains, buses, trams and car parking.

Click [here](#) for more info 



# Death in service



## There when your loved ones need us most

A dedicated support worker will help your family when it's needed most. Your beneficiary will receive a lump sum equal to your annual salary. If you're in a Co-op pension scheme, this could be a larger cash sum.


Click [here](#) for more info 



# Cycle to Work



Register for the Cycle to Work scheme and receive discounts on new bikes and safety equipment, all paid for using salary sacrifice - so you'll pay less NI and tax on your pay.

Click [here](#) for more info 





# Discounts and offers


It always feels good when you get a little bit more than you were expecting and who doesn't love a bargain?

We're aiming to recreate this feeling by offering discounts on a range of products and services across all our Co-op businesses. You can also take the opportunity to have a greater influence and make a difference in your local community as a member of our Co-op.

# Colleague Membership

Join for just £1 to be part of the movement with an opportunity to influence decisions and make a difference for you and your community.


Offers and exclusive colleague member deals across all our businesses...

[Click here](#) for more info 



# Co-op Food


30% off Co-op own brand products plus 10% off branded products. Colleague member payday events every four weeks offer 20% off branded products.

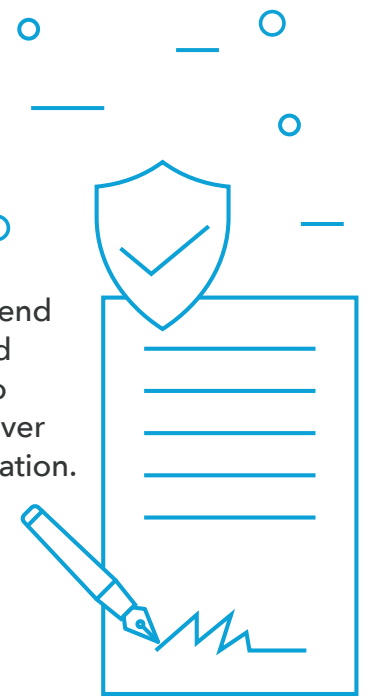
Click [here](#) for more info 



# Co-op Legal Services


You can get £2 back for every £100 you spend on wills, lasting power of attorney and fixed fee family products, with the same going to community causes. £100 or 5% off (whichever is greater) on probate and estate administration. 5% discount on wills, trust wills, lasting powers of attorney and on any family law fixed fee products.

Click [here](#) for more info 



# Co-op Funeralcare

Discounts on funeral arrangements and funeral plans for you and your immediate family. If you die while in service, you'll receive a free funeral. Terms and conditions apply.

Click [here](#) for more info 



# Co-op Insurance

As a colleague member you get 10% discount on pet insurance, 20% off travel insurance, 10% discount on life insurance, exclusive pricing on over-50s cover and discounts off UK and European breakdown cover. Subject to conditions.

Click [here](#) for more info 





Join Co-op and become part of something meaningful, helping us get closer to our vision - Co-operating to build more value for our member-owners every day.

**Colleagues make our Co-op.**

Join us, and you too can make the most of the rewards and benefits we offer. Thank you.

