

# Salary Sacrifice Cars from CPC Drive

## Employer Benefits

- **Save money** - save approximately £685 per car, per year
- **The perfect addition to your benefits package**
- **Supports the Green Agenda**
- **Meets Duty of Care obligations**

## Employee Benefits

- **Tax, National Insurance & possible pension contribution savings**  
(average of £80 per month)
- **Worry free fixed cost motoring**
- **Brand new fully insured and maintained vehicle** for a fixed monthly cost
- **Simple process** - Easy to use online system for quotes and info
- **One call number** for all motoring needs

NHS CPC Drive is an innovative fleet management solution that delivers considerable organisational benefits to the NHS and other public sector organisations through an online salary sacrifice car scheme, lease car management and web expenses portal.

Our service is built around an experienced team eager to make things work better for you and delivered through our dedicated customer services team and our advanced live quotation and fleet management system which runs securely over the internet.

The system is designed to keep things as automated as possible which significantly reduces the administration burden and keeps paperwork to an absolute minimum.

## What is the Salary Sacrifice Car Scheme?

A salary sacrifice car scheme enables an organisation to offer employees a cost effective and tax efficient way to have a fully insured and maintained car via a salary sacrifice arrangement, taking advantage of tax, National Insurance and possible pension contribution savings as well as promoting 'green' environmentally friendly cars. Employees sacrifice a portion of their gross salary in exchange for a benefit – in this case a fully maintained and insured car.

Cars can be offered to all your employees which makes it such an appealing proposition for employers and employees.

## Substantial savings to be made

With salary sacrifice one of the benefits for you as the employer is the National Insurance savings. Every £1 your employee sacrifices means a saving in Employer National Insurance of 13.8p (13.8%).

Employees are able to make substantial tax and National Insurance savings and on top of these savings, they also benefit from any volume related and public sector discounts. This gives an average £100 saving in total per month when compared to other personal finance options, such as a Personal Contract Purchase.

As part of the scheme, employers can also choose to include Early Termination Protection to protect against certain unexpected lifestyle events for employees such as resignation, redundancy and/or maternity leave which could result in them having to end a salary sacrifice car agreement early.

# Salary Sacrifice Cars Case Study

## Newcastle upon Tyne Hospitals NHS Foundation Trust

The Newcastle upon Tyne Hospitals NHS Foundation Trust (Newcastle Hospitals) is one of the most successful teaching NHS Trusts in the country and has a staff base of around 14,000. Although Newcastle Hospitals already had a salary sacrifice car scheme in place for employees, the Trust decided to go out to tender and shortlisted three different suppliers.

There was one stand-out provider, NHS CPC Drive which works in partnership with contract hire & salary sacrifice specialist, Tusker. With its award-winning salary sacrifice car scheme, the Trust had no hesitation in awarding the contract, which covers approximately 14,000 employees.

“We selected Tusker as our new provider to give our employees better terms, reduced risk and improved service levels, and to reduce the work involved in administering the scheme,” David Malone, Newcastle Hospitals’ Green Transport and Staff Benefits Advisor.

As well as the salary sacrifice vehicles, CPC Drive and Tusker were also awarded the contract to provide cars for Newcastle Hospitals’ company car lease scheme for essential car users.

### Communication

The biggest challenge was the speed required to implement the new scheme to ensure no drop-off in service levels for staff, and the need to communicate the new details quickly to all employees.

In the end, it took just six weeks from Tusker’s selection for the new scheme to be up and running and available to all staff, through a web portal which provided them with direct access to the scheme. It meant arranging communication to all staff quickly and so the scheme was communicated through a series of web bulletins, emails and payslip attachments, while two large staff benefits events were also held with around 600-800 staff attending each event.

### Results

The scheme with Newcastle Hospitals went live in June 2012 and uptake and feedback has exceeded expectations. Interest has been extremely high with uptake of 4.7% after 22 months with over 600 new car orders received so far.

“Feedback from staff has been that it is very easy to get quotes and order new cars online through the system, while the delivery of new vehicles has been efficient and on time. We have also been very happy with the levels of support, commitment and service that Tusker has provided,” said David Malone

### Our experience

We’re proud to have launched over 160 salary sacrifice car schemes across both private and public sectors. This means that we have a wealth of experience in all sectors and understand how to work with clients where there may be differences in VAT treatment or have specific requirements or needs for their scheme.

We are well known in the industry as being market leaders in the salary sacrifice car scheme arena, not just because we have the largest customer base but because we have the best skills and expertise to implement a successful scheme and because we care about the product and our offering.

### Join other Trusts on the road to savings:

- Warrington & Halton Hospitals NHS Foundation Trust
- Newcastle-upon-Tyne Hospitals NHS Foundation Trust
- Cornwall Partnership NHS Foundation Trust
- Milton Keynes Hospital NHS FT
- Birmingham Community Healthcare NHS Trust
- University Hospitals of Leicester
- Croydon Health Services NHS Trust
- Barnet, Enfield & Haringey Mental Health

**To discuss your requirements in more detail or learn more about the CPC Drive scheme, please visit [www.lpp.nhs.uk/salariesacrifice](http://www.lpp.nhs.uk/salariesacrifice) or call 0207 188 6680.**