

Handy guide to understanding your payslip

(*Variable payments)

DEDUCTIONS		£
1	Income Tax	*
2	Nat. Insur.	*
3	PPS/NNPS	*
4	Insur. Pack	£23.82
5	Fed. Subs.	£21.58
6	Ben. Fund	*
7	Sports Club	£2.25
8	S.C Draw	£4.35
9	Cred. Union	*
10	C/U Lottery	£1.00
11	PMAS	*
12	GAYE C v. Hm	£5.69

(Fed subs of £21.58 is not inclusive of tax relief available via PAYE)

- 1 Income Tax
- 2 National Insurance
- 3 Police Pension: PPS is the old pension. NNPS is the new pension
- 4 Federation Group Insurance Scheme (see illustration below)
- 5 Federation subscription
- 6 Benevolent Fund: Either sole Benevolent Fund membership or additional Police Healthcare Scheme membership
- 7 Sports Club
- 8 Sports Club Draw
- 9 Credit Union
- 10 Credit Union Lottery
- 11 Police Mutual Assurance Society
- 12 Give As You Earn Convalescent Home: Flint House Police Rehabilitation Centre

This may also be listed as the following on your payslip:

Insur. Pack £23.82
Insurance package for officer

Insur. Pack £29.67
Insurance package for officer plus partner

GP Ins £13.02
Life Insurance for officer

GP Ins £18.12
Life Insurance for officer plus partner

Sick Pay £4.38

Travel Insurance £5.18

Legal Cover £2.45

Federation Group Insurance Scheme: Package details

Life	£115,000
<i>20% advance of benefit in cases of terminal prognosis</i>	
Best Doctors	Family cover
Critical illness	£10,000
Critical illness (child)	£3,000
Personal accident	
Permanent total disablement	£115,000
Permanent total loss of one eye or limb	£25,000
Permanent total loss of hearing in one ear	£10,000
Permanent total loss of both eyes or limbs, or hearing in both ears	£30,000
Permanent total loss of speech	£30,000
Permanent total loss of the use of four fingers and a thumb of either hand	£9,000
Permanent total loss of the use of either thumb:	
(a) one joint	£2,250
(b) both joints	£4,500
Permanent total loss of the use of any finger of either hand:	
(a) one joint	£900
(b) two joints	£1,800
(c) three joints	£2,700
Permanent total loss of the use of toes:	
(a) big toe, both joints	£900
(b) all toes of one foot	£3,600
Court award compensation (max per award)	£250
Temporary total disablement (per week) (maximum 104 weeks, seven day excess)	£20
Hospitalisation (per night) (maximum of seven nights)	£50
Reg 28	
Half pay (per week)	£165
Worldwide family travel insurance	Annual/multi-trip
Legal expenses	£100,000
Care First counselling service	
RAC motor breakdown assistance	UK and European
Monthly premium	£23.82
<i>The premium is inclusive of the Federation's administration fee and Insurance Premium Tax (IPT)</i>	
<i>Premiums payable will be subject to periodic review and may go up or down</i>	

CREDIT UNION LOTTERY

From just £1 per month you can join, as a member of Police Credit Union, the Friends of PCU Lottery and have the chance to win one of the following prizes in the monthly draw:

- 1st Prize £1,000
- 2nd Prize £500
- 3rd Prize £250 each (up to 4 prizes)

For further advice, please call Guardians House on 0121 700 1100 ext 201