

Save £££'s on a TAX FREE bus pass by making 12 hassle-free payments direct from your salary!

Save
up to
41%

greentravel2work 

What is the benefit to my employer?

Oldham Council has introduced the greentravel2work bus scheme as a benefit for their employees to encourage the use of bus travel to and from the workplace in line with the Council's Travel Plan. This will reduce the amount of car traffic entering Oldham and will therefore have a positive effect on the local environment. It will also enrich the current benefits offering to you the employee, as it will reduce the cost of your travel to and from work. In addition, Oldham Council will also generate employer NI savings on the amount of salary converted.

When will I receive my bus pass?

Once you have chosen which pass you require, and HR support services have approved your order, greentravel2work will contact you to advise how to get your ticket. Please refer to the website for further information, and cut off dates to ensure your pass can start when you need it.

When will the first salary deduction be made?

The first salary deduction will be made on the next available pay date once your order has been approved. Payroll cut-off dates will determine this date, please go to the website for more details.

Will this affect my salary increases, overtime or pension contributions?

No, this will continue to be based on your pre-sacrifice gross salary for the duration of the 12 month agreement period.

Will this scheme affect my entitlement to state benefits?

Employees that could be affected are those earning above the National Minimum Wage (NMW) but who have weekly earnings less than the lower earnings limit for NIC purposes, which is currently £90 per week. For further advice on this point, please refer to your payroll department.

What if I am in receipt of Child Tax Credit (CTC) or Working Tax Credit (WTC) payments?

CTC/WTC payments are based on your income for the previous tax year which ends on April 5th. If you have joined the arrangement and are making a new claim for CTC or WTC please use your revised pay figure when making an application. Help and advice is available from the Tax Credits helpline on 0845 3003900 or via their website www.inlandrevenue.gov.uk

What happens at the end of the scheme?

If you wish to leave the greentravel2work bus scheme at the end of the 12-month agreement period then you may do so. If you intend to continue with the scheme for a further 12-month period you will then be invited to re-apply 8 weeks before your bus pass is due to expire. This will ensure that a new pass is issued to you before the expiry date of your current pass.

What happens if I want to change my travel option at the end of the 12-month period?

You will be given the opportunity to do this upon renewal notification as detailed above.

What happens if I leave Oldham Council during the Green Travel scheme?

Should you leave Oldham Council during the 12-month agreement period for any reason, you will be required to pay the gross outstanding balance of the bus pass or season ticket you have selected without the benefit of the income tax and NI savings. This amount will vary depending on how many months there are left before your 12-month agreement period expires. This outstanding payment will be deducted from your final net salary upon leaving the company. Any funds still owing will need to be paid to Oldham Council within 14 days of your leaving date. Once you have made this discharge payment, you will still have full use of the travel pass until it expires.

Note: Bus travel arrangements cannot be cancelled under the rules of this scheme.

I will be retiring before the end of the 12-month agreement period, can I still participate in the scheme?

If you are due to retire within 12 months, then like any employee, who has less than 12 months service remaining, you are not permitted to join the greentravel2work scheme. The reason for this is that you will need to enter the scheme for the full 12-month agreement period in order to comply with the rules of a salary sacrifice scheme. However, discounted or free fares are generally available on most public bus services to members of the public aged over 60 years.

What happens if I go on unpaid/maternity/long-term sick leave?

If you are entering a period of unpaid/maternity/long-term sick leave, your HR department will allow you to suspend salary sacrifice payments on the greentravel2work bus scheme until your return to work. Please refer to HR Support Services for further advice.

I want to join the greentravel2work scheme, where do I make my selection?

For ticket options and costs, please refer to the document inserted. To join the scheme or for more information please call the greentravel2work helpline on:

**0845 0508 347
or text 'Bus' to 81025* or**

Go to <http://www.salary-plus.co.uk/oldham>

You will need to have your payslip handy to provide details for the salary sacrifice application. * Text messages are charged at your standard network rate.



frequently asked questions





What is a 'greentravel2work' scheme?

In support of the Travel Plan, Oldham Council wishes to encourage commuters to use a local bus service to travel to and from the workplace rather than using less environmentally friendly methods of transport such as a private car. Through the greentravel2work bus scheme, Oldham Council can offer bus travellers the opportunity to purchase an annual bus pass or season ticket, which will be exempt from income tax and National Insurance contributions when paid for by a reduction in gross salary.

What is the benefit to me?

By joining the greentravel2work bus scheme, you could save up to 41% on the price of an annual bus pass depending on the amount of income tax and NI contributions that you would ordinarily pay on your salary. In joining this scheme, you will also help to contribute to the local environment by reducing the amount of commuter traffic entering the city or town in which you work and may live.

Who is eligible?

In order to receive the tax benefits resulting from the salary sacrifice arrangement you will need to meet the following criteria:

- Be over 18 years of age
- Be a UK Taxpayer, who can benefit from the tax efficiency of the scheme
- Be earning above the National Minimum Wage hourly rate after salary deductions
- Be a direct employee of Oldham Council with a permanent or fixed term contract of employment. For Fixed term contract holders, there must be at least 12 months remaining on their contract from the first salary deduction.

I am a teacher or work at a school, am I eligible?

Yes, as long as you are a direct employee of the Council and meet the other eligibility criteria you can apply for the scheme.

What if I am not a direct employee of Oldham Council?

If you work for one of Oldham Council's partner organisations unfortunately you will not be eligible for the scheme. This is due to them being a differing employee body to the Council. This applies to employees of Unity, Positive Steps, FCHO, OCL, Groundwork and GMWDA. If you are unsure of your eligibility please contact HR Support Services.

How does it work?

The greentravel2work bus scheme has been introduced by Oldham Council to enable you, the employee, to take advantage of the tax exemptions currently available for bus travel to and from the workplace. Through the 'salary sacrifice' arrangement, you will save on income tax and National Insurance contributions on the amount of salary you agree to convert to a seasonal ticket.

How much can I save?

Depending on what level of tax you currently pay, you could save up to 41% from income tax and national insurance savings! In addition to this, you will still be entitled to the standard discount offered by the bus service operator that you would ordinarily receive when you pay in advance for travel.

Example Pricing

Annual price of bus pass: £590

You Save!

* Basic rate tax payer	£168.60 per year
* Higher rate tax payer	£234.83 per year



* The above example is an indication of the annual savings that could be made through the greentravel2work scheme. Actual savings may be more or less depending on your own personal tax position and the pricing provided by the bus service operator.

You can save even more!

If you currently pay weekly or monthly for your bus pass, you will generally pay more over a 12-month period than you would if you were to purchase an annual pass from the bus service operator. The majority of bus services operators would ask for the cost of the annual pass up front in one payment. Through the greentravel2work bus scheme, you will still be entitled to the annual discount offered by the bus operator but you will be able to spread the cost over a 12-month period!

How long is the arrangement for?

12 months

When can I join?

You may join the greentravel2work bus scheme at any point throughout the year.

Does it matter what journeys I use the pass for?

Yes, you must use the pass partly for 'qualifying journeys'. This means you must travel by bus for at least part of your journey to or from your workplace, or between one workplace and another in the connection with the performance of duties for employment.

Example 1: You could travel to and from work everyday using the bus service you have chosen and also use the pass on your lunch-break to travel into the town centre.

Example 2: You could drive your car from your home to a Park & Ride (or similar scheme) pick-up point and then complete your journey using a bus service.

Will I have to prove that I use the pass for qualifying journeys?

You will not be asked at any stage to prove that you are using the pass for 'qualifying journeys'. However, you may only sign up to the greentravel2work bus scheme by agreeing that you will use the pass partly for qualifying journeys under the terms and conditions of the scheme.

I don't use a bus everyday, can I still join the scheme?

Yes you may as long as the travel pass you order will be used for qualifying journeys under the rules of the scheme.

Can I use the pass in my own leisure time?

If you wish to use the pass in your leisure time you may do so, however, you must also use it for the whole or part of your journey to and/or from work.

Can a member of my family use the pass?

No, the pass will be issued for your own use. If your partner or spouse works for the same employer, they may also apply to join the scheme.

How can I find out more?

Once you know which ticket you require, simply log on to <http://www.salary-plus.co.uk/oldham> or telephone 0845 0508 347 to register.

Why can't I use greentravel2work to pay for the Council's 'First annual' discounted ticket and save even more money?

In order to allow you to purchase the ticket tax-free and comply with the relevant legislation, there is a condition that states the cost of the ticket must not be more favourable than the price that is available to a member of the general public. The discounted ticket option is still available and can be bought by paying upfront or through your salary via an interest free loan, however buying the ticket through the greentravel2work scheme will work out cheaper anyway after the tax and NI savings.

What if I already have a pass or season ticket?

If you already have a pass or season ticket of some form with any of the specified bus service operators in this scheme, you will need to wait for your current pass to expire before joining the greentravel2work scheme. Remember that you may join the scheme at any point throughout the year.

What about any existing subsidies I may receive from my employer?

As an employee, you may currently receive help from your employer to get to and from the workplace. It may be that you claim back on petrol expenses you use for business travel or you may have access to a season ticket or pass for a different method of transport. These benefits will remain in place and will continue to be taxable in the normal way.

Save up to 41% off the cost of an annual bus pass!