

## Increasing your UCRSS Pension Contributions

Members of the UCRSS Pension scheme may want to consider their options of increasing their % rate of contribution into the pension scheme. The default rate is set at 5% employee and 10% employer into your retirement savings pot held with Mercer Money.

All contributions come with tax relief (20% or 40%) and will be shown as UCRSS on the deductions side of your payslip. If you are part of the Salary exchange scheme, which is shown on the right-hand side of your payslip, you may also benefit from National insurance relief of 13.25% or 3.25% (wef April 2022), which includes the Health and Social Care Levy).

The table below shows the different options you may wish to choose from:

Employee Contribution	2%	3%	4%	5%	% member choice over 5%
Employer Contribution	7%	8%	9%	10%	10%

Should you choose to amend your contribution % to the scheme, please complete the contribution amendment form available from the [UCRSS pension page](#). Upon receipt of the form the amendment will take place in the next payroll run.

Members also have the option of decreasing their contributions into the scheme should they wish, from the default 5% employee rate.

## Life assurance

As a member of UCRSS, in addition to benefitting from the contributions paid into your retirement savings accounts, (which are invested in a fund for you), you will also benefit from life assurance cover, provided by Unum, of 5 times your salary.

You **must** complete beneficiary nominations for both your retirement savings and the life assurance with and Unum. Although not binding by law, your nomination ensures the UCRSS trustees make every effort to follow your wishes. For more information on how to nominate your beneficiaries, please visit the UCRSS pension page above.

## Help@Hand

We also offer an additional benefit for being part of the UCRSS Pension scheme for you and your family, offered through Help@hand. Help@hand is a completely confidential digital health and wellbeing service, and provides you and your family\* with access to health and wellbeing services via one easy-to-use app including:

- Remote GPs: video consultations that last up to 20 minutes.
- Mental health support: Access to therapists and typically delivered via video consultation.
- Physiotherapy: with treatment plans usually delivered via video consultation.
- Medical second opinions: Access to UK-based private consultants following a final diagnosis.

To view the benefits on offer please log in to your Help@hand account. If you need your log in re-sending, please contact [Payrollservices@lincoln.ac.uk](mailto:Payrollservices@lincoln.ac.uk). Please read through the FAQs on the [Help@hand page](#). If you do not wish to receive this benefit, please email us to opt out.

Please contact [Payrollservices@lincoln.ac.uk](mailto:Payrollservices@lincoln.ac.uk) if you have any queries.