


PULSE Privilege
Information Booklet

**Giving you a
great deal
more**

Welcome to *PULSE* Privilege –
the benefit scheme that
outshines the rest



Now with even more great offers
PULSE Privilege gives you more
opportunity to save money.



Welcome to **PULSE Privilege**, the premium employee scheme that delivers a host of benefits. To discover some of the advantages of the Privilege scheme, please follow the below instructions:

1. Visit www.pulsejobs.com/privilege
2. Click on the 'click here to register' text
3. You will then be able to set up your own personal login by following the registration instructions given
4. Your username and password will be sent to you via e-mail as confirmation of your registration
5. To access the discounted products and services on offer, click on the '**PULSE Privilege Discounts**' text on the menu

About *PULSE* Privilege

What is *PULSE* Privilege?

PULSE Privilege is our premium employee benefits scheme which includes:

- Employee status for our Associates
- The possibility of higher 'take home' payments! (explained later in this booklet)
- Huge discounts on a wide range of exciting products and services with new discounts available every month
- Guaranteed hours
- Enhanced maternity benefits
- Access to the Stakeholder Pension Scheme
- Access to the Childcare Voucher Scheme
- Secure online access to your payslips and work history



Childcare Voucher Scheme

The Childcare Voucher Scheme is a salary sacrifice scheme that enables parents to obtain vouchers worth up to £243 per month, Tax and National Insurance Contributions (NIC) free provided they are used solely for childcare. For more information about the scheme or how to join, contact our HR Department.

Stakeholder Pension Scheme

The pension scheme helps you save for your retirement in a Tax efficient way, by building up a sum of money from monthly contributions that is invested by our pension provider in the funds of your choice. For more information about the scheme or how to join, contact your consultant.

Are there any other benefits of being employed under the Contract of Employment?

By signing a Contract of Employment you become an Associate Employee of *PULSE*. This entitles you to employee benefits, many of which would not be provided as part of a contract for services.

You will find more information in your Contract of Employment & Associate Handbook. Full versions of our policies and procedures are available upon request.

PULSE Privilege Payments (PPPs) is our employee benefit scheme that could offer you higher take home payments!

How do *PULSE* Privilege Payments work?

PULSE Privilege Payments allow you to convert a proportion of your pay into expenses. These expenses can be paid free of Tax and NIC thereby reducing the amount of Tax and NIC you pay and increasing the total amount you take home.

PULSE Privilege Payments include two types of expenses payment to reimburse you for the expenses you incur in performing your duties. For administrative purposes, the first type of reimbursement is paid to you at a fixed rate agreed with HM Revenue & Customs (HMRC). Where this does not apply, you may claim reimbursement based on receipts rather than at the fixed rate. All expenses must be authorised in order to receive reimbursement.

1. The fixed rate expenses you can claim are made up of the following elements;

Subsistence - Depending on the number of hours you work per day, you are able to claim a subsistence allowance to help contribute towards the cost of meals and snacks purchased throughout the day. This is currently set at £5 per meal so that:

- If you spend more than 5 hours away from home i.e. work more than 4 hours per shift on one timesheet, you may claim £5 for one meal
- If you spend more than 9 hours away from home i.e. work more than 8 hours per shift on one timesheet, you may claim for £10 for two meals
- If you spend more than 13 hours away from home i.e. work more than 12 hours per shift on one timesheet, you may claim £15 for three meals

You can see that one hour of travel time ($\frac{1}{2}$ hr each way) has been allowed for calculation purposes.

Laundry Allowance - You can claim £2 per week towards the cost of laundering your uniform or washable personal protective clothing. e.g. your work tabard

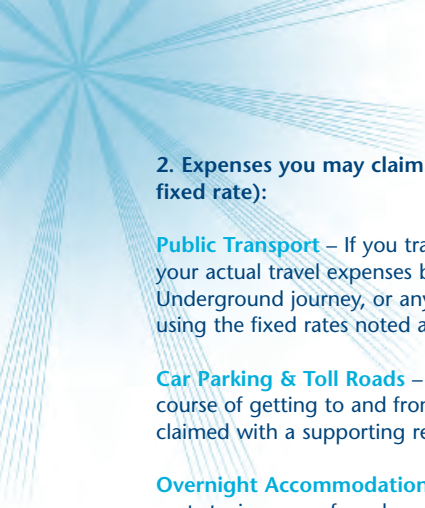
Oyster Card - If you work in London and travel to work using an Oyster Card, you can claim travel expenses as follows:

- The Oyster single fare bus rate (currently £1.20) per shift per day may be claimed each way (currently £2.40 return) if you use the bus or
- The Oyster single fare Zone 1-2 off peak tube rate (currently £1.80) per shift per day may be claimed each way (£3.60 return) if you use the tube, train, tram or DLR.

Private Transport - If you use private transport to travel from home to your temporary workplace the allowance per mile is as follows:

- Car/van - £0.40 per mile for the first 10,000 miles per annum and £0.25 per mile thereafter
- Motorcycle - £0.24 per mile
- Bicycle - £0.20 per mile

These rates are set by HMRC and are reviewed from time to time. The HMRC approved travel rates quoted above are those effective from 6 April 2010. Previous Oyster rates for return journeys were: buses £2.00 and trains £3.20.



2. Expenses you may claim based on receipts (rather than at the fixed rate):

Public Transport – If you travel to work by public transport you can claim your actual travel expenses by submitting your ticket or receipt (Zone 1-2 Underground journey, or any bus journey within London may be claimed using the fixed rates noted above).

Car Parking & Toll Roads – If you incur car parking or toll road costs in the course of getting to and from your assigned place of work, these can be claimed with a supporting receipt.

Overnight Accommodation – If you are on assignment and have to incur a cost staying away from home as the commute to your temporary workplace is substantial (i.e. is more than a 2 hour journey), you can claim this expense with a supporting receipt.

Professional Training Courses & Subscriptions – If you need to attend a mandatory training course, or take out a professional subscription, in order to practice your profession, you can claim this expense with a supporting receipt.

NB In the event that “receipts” as such are not available, you will need to provide other forms of evidence of the cost incurred which may be considered at the company's sole discretion.

Frequently Asked Questions

How do I join?

It's simple, just sign and return one copy of your Contract of Employment. In order to participate in *PULSE* Privilege, certain criteria set by HMRC must be met, which means that not everyone will be eligible to receive *PULSE* Privilege Payments (PPPs) all the time. You will be eligible to claim PPPs if:

- You work at a number of different client sites within the UK
- You don't anticipate spending more than 80% of your employment with *PULSE* working in one location
- You don't anticipate spending more than 24 months working in one location
- You are not knowingly entering into a temporary to permanent position
- The expenses you are claiming are not already paid for as part of your assignment
- You incur the expenses detailed in pages 3 and 4 of this handbook
- You fully complete your timesheet indicating your mileage/method of transport, subsistence & laundry claim
- You are paid an hourly pay rate
- You are not a student working on a P38(S) form
- You are currently paying Tax and NI
- You do not intend to claim the expenses contained within the *PULSE* Privilege scheme through your own Tax Self Assessment

However, if you are not able to benefit from *PULSE* Privilege Payments at present for any reason, it does not prevent you from benefiting in the future if your working pattern should change. Please inform *PULSE* immediately if your working circumstances change so we can assess your eligibility to participate in *PULSE* Privilege Payments.

Do I have to join?

No but if you meet the eligibility criteria to join, you could be missing out on more money in your pocket if you don't take part. Under *PULSE* Privilege, THE TOTAL AMOUNT YOU TAKE HOME WILL NEVER DECREASE!!

Will it cost me anything?

In order to cover the various costs of operating the scheme, the adjustment made to your taxable salary is 15% more than your *PULSE* Privilege Payments. Rest assured, your total net payments will never reduce as a result of joining the scheme.

How will my *PULSE* Privilege Payment be calculated?

If you are eligible and qualify for *PULSE* Privilege Payments (PPPs), payments are calculated on the total amount of PPP expenses claimed. This element is processed free from Tax and National Insurance. The exact amount you will receive may vary from assignment to assignment and will depend on your personal Tax and National Insurance circumstances.

Here is an example of how this might be calculated:

40 hours worked @ £12.72 per hour (over 5 days)	Without PPPs	With PPPs
Reference Pay	£508.80	£508.80
Mileage claim using Car (4 mile return journey - 40p per mile x 5 journeys)	£0.00	£8.00
Car Parking - £5.60 per day x 5 days	£0.00	£28.00
Train Travel - £19.90 per day x 5 days	£0.00	£99.50
Subsistence - £10 per day x 5 days	£0.00	£50.00
Laundry - £2 per week	£0.00	£2.00
<i>PULSE</i> Premium	£0.00	-£215.63
Total Payments	£508.80	£480.67
Gross/Taxable Pay	£508.80	£293.17
Tax (assuming 20% rate)	-£76.86	-£33.73
NI (employee)	-£43.87	-£20.15
Net Pay	£388.07	£239.29
Expenses added back in	£0.00	£187.50
Total Net Pay & Expenses	£388.07	£426.79
Total Saving to you:	£0.00	£38.72

Should you choose to join *PULSE* Privilege and make a claim for expenses you have incurred, your payslip will show you how much you have been paid and the difference had you not participated.

See page 13 for a more detailed explanation of your payslip.

I've joined *PULSE* Privilege and made a claim, but my *PULSE* Privilege Payment was not what I expected, why not?

Although you may be eligible, your working pattern in any week may mean that you have not qualified for the *PULSE* Privilege Payment.

There could be many reasons for this, including:

- Your timesheet was not completed fully
- The *PULSE* Privilege Payment would have reduced your gross pay below national minimum wage and therefore we have automatically suspended you from the scheme for that week
- Your *PULSE* Privilege Payment would have resulted in the amount you take home being decreased and therefore we have automatically suspended you from the scheme for that week
- *PULSE* verifies all mileage claims submitted based on the quickest route to work (not taking into account traffic on the day). If your claim was found to be significantly different, it will be altered accordingly

If you have any queries about your *PULSE* Privilege Payments, please contact the *PULSE* Privilege team on pp@pulsejobs.com or 01992 305750.

Do I have to submit the receipts for my travel, subsistence or laundry in order to receive *PULSE* Privilege Payments?

No, but it is good practice to keep your receipts anyway, and you must at least keep a contemporaneous record of the expenses you incur. HMRC has agreed that this requirement is met if you fully complete the *PULSE* Privilege claims section of your timesheet and sign to declare that you have incurred the expenses concerned. *PULSE* Privilege Payments will then be paid automatically based on your timesheet records.

However, we do encourage you to keep receipts for all costs incurred.

In respect of all other costs, you should use the *PULSE* Privilege Expense Claim Form and attach the relevant receipted evidence. Without corresponding receipted evidence, we will not be able to process any claim. Once completed, the form should be sent to the *PULSE* Privilege Team who will take care of the rest!

Example of PULSE Privilege Section on the timesheet

If you travel to work using your own private vehicle, enter the vehicle type in the **Vehicle Used** column. Enter C for Car, M for Motorcycle and B for Bicycle for each day you travel to work.

Enter your return mileage in the **Mileage** column for each day you travel to work.

	PRIVATE VEHICLE		OYSTER CARD (C, M or B)	SUBSISTENCE CLAIMED eg. food & drink (Y/N)
	Vehicle used (C, M or B)	Mileage		
Mon				Y / N
Tue				Y / N
Wed				Y / N
Thur				Y / N
Fri				Y / N
Sat				Y / N
Sun				Y / N
LAUNDRY COSTS CLAIMED?				Y / N

If you travel to work in London using your Oyster Card, indicate the method of transport you used by entering B for Bus or O for any Other method of transport used e.g. Tube/Train/DLR.

If you incur cost for meals or snacks whilst at work and wish to claim subsistence, circle Y in the Subsistence Claimed column.

If you incur costs for laundering your uniform or personal protective clothing used for work and wish to claim for this cost, circle Y in the laundry costs box.

Here are some examples of completed PULSE Privilege sections on a timesheet:

	PRIVATE VEHICLE		OYSTER CARD (B or O)	SUBSISTENCE CLAIMED eg. food & drink (Y/N)
	Vehicle used (C, M or B)	Mileage		
Mon	M	15		Y / N
Tue	C	15		Y / N
Wed	M	15		Y / N
Thur	C	15		Y / N
Fri	C	15		Y / N
Sat				Y / N
Sun				Y / N
LAUNDRY COSTS CLAIMED?				Y / N

	PRIVATE VEHICLE		OYSTER CARD (B or O)	SUBSISTENCE CLAIMED eg. food & drink (Y/N)
	Vehicle used (C, M or B)	Mileage		
Mon			O	Y / N
Tue			O	Y / N
Wed			O	Y / N
Thur			O	Y / N
Fri				Y / N
Sat				Y / N
Sun				Y / N
LAUNDRY COSTS CLAIMED?				Y / N


You must also sign your timesheet in order for us to be able to process your PULSE Privilege Payments.

I confirm I have worked the above hours. In addition I declare that any travel and subsistence costs I have claimed, have been necessarily incurred in the performance of my duties or travelling in order to perform my duties with Pulse at a temporary workplace. I also declare that any laundry costs I have claimed have been incurred by me wholly exclusively and necessarily in the performance of my duties. In addition, I confirm I have read and understood the information on the reverse of this timesheet

Associate signature		
Print name	N. WILTSHIRES	Date 23/03/2010

Example of PULSE Privilege completed claim Form

PULSE Privilege Expense Claim Form



Name: Bill Smith		DOB (for identification purposes only): 11/11/70		Contact Number: 07770 123456	
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Travel, Subistence & Accommodation						
Date expense incurred	Corresponding Timesheet Number	Travel (e.g. rail, tube, bus, ferry, air, taxi)	Accommodation	Car Parking & Toll Roads	Other – please provide details of expense incurred	Total Expense
5/4/10	PL 12228112	£99.90			£5.60	£25.50
8/4/10	PL 12228113	£78.40	£59.00			£132.40

Professional Membership Fees						
Date expense incurred	Membership period	Name of Professional Membership	Do you practice in the profession to which membership of the body relates?*	Do you need to be a member of this body in order to practice your profession?*	Is the professional body listed in the PULSE Privilege approved membership list?*	Total Expense
9/4/10	9/4/10 - 8/4/13	NMC registration	<input checked="" type="radio"/> N <input type="radio"/> Y/N	<input checked="" type="radio"/> N <input type="radio"/> Y/N	<input checked="" type="radio"/> N <input type="radio"/> Y/N	£76.00

Work-Related Training				
Date expense incurred	Period of training	Description of training undertaken (e.g. course)	Is the training directly related to your profession? Please provide details!**	Total Expense
2/4/10	1 day	Health & Safety training	Yes, I cannot work without evidence of Health & Safety training	£50.00

	Total Expenses Claimed	£283.90
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* You may only make a claim for professional membership fees if you answer yes to all three questions.
 ** You may only make a claim for reimbursement for work related training if this is being undertaken in order to perform the duties of your employment.

Associate Employee Declaration: I confirm that any Travel, Subistence & Accommodation costs I have claimed have been necessarily incurred in the performance of my duties or travelling in order to perform my duties with PULSE at a temporary workplace and fall within the terms of my PULSE Privilege Contract of Employment. I also confirm that where I have made a claim in respect of professional fees and/or work related training, the information I have provided is accurate and complete. I can confirm I have endorsed receipts for the expenses for which I am seeking reimbursement, provided all information I have been required to provide, and that my claims relate to a period where I have held employment with PULSE. For further information, please refer to the PULSE Privilege booklet.

Signed: Bill Smith Date: 10/04/10

Please return to: PULSE PRIVILEGE TEAM, FREEPOST ANC9995, BROXBORNE, EN10 6BR

For Office use only:

PULSE Privilege Expense claim form – V001
– March 2010 Page 1 of 1

THE BEST PEOPLE IN
HEALTH AND SOCIAL CARE

All receipted claims received will be held alongside your Payroll record. Each week that you work for PULSE, we will reimburse the costs you incur by means of a PPP, up to the maximum PPP payable under the rules, which will be paid to you free of Tax and NIC as soon as practicable.

In certain circumstances we may be unable to reimburse the full value of any expense claim in one payment. In such cases your expenses will be paid in part payments over a number of weeks until you have been fully reimbursed for your claim, provided you remain employed with PULSE. Once your employment has ceased, you cease to be eligible for reimbursement of any expenses.

Does the client have to authorise my *PULSE* Privilege Payments claim?

No, your timesheet must still be authorised by the client in the normal way for the hours you have worked. *PULSE* will check and verify all mileage claims and we reserve the right to amend mileage claims.

I don't normally complete a *PULSE* timesheet, how can I claim?

Your *PULSE* Consultant will issue you with a *PULSE* timesheet to complete. This needs to be completed by you but does not need to be signed by the client. You should still complete the client timesheet for hours worked in the normal way.

Can I still claim travel expenses if I walk to work?

No but you can still claim subsistence & laundry expenses if relevant.

I travel to work using the bus/train/tram, can I claim for these expenses?

If you don't use an Oyster Card within London this isn't a problem, you can still claim for your public transport expenses. (You can also claim for car parking if you drive to work). Simply fill in the *PULSE* Privilege Expense Claim Form, sign at the bottom, enclose your original supporting receipts and send to the *PULSE* Privilege Team who will process your claim.

What if my expenses are already paid as part of my assignment?

HMRC regulations stipulate that you cannot claim twice for the same expenses. However, if your travel expenses to and from work are not paid for as part of the assignment you can still claim through *PULSE* Privilege.

If I don't wear a uniform or washable personal protective clothing can I still claim for laundry expenses?

No, HMRC regulations do not permit this claim.

What happens if I am expecting to work at the same client site for more than 80% of my employment with *PULSE*?

If you are expecting to work at the same client site for more than 80% of your employment with *PULSE*, irrespective of the length of the assignment, you will not be eligible for *PULSE* Privilege Payments, as this will not be classed as a temporary workplace by HMRC.

I have already worked at the same client site for two years. Can I apply for *PULSE* Privilege?

Yes, but you will only be eligible for PPPs when working at this particular client if you work there for less than 40% of your available working time with *PULSE*.

For example, if you have worked 5 days a week in total but have only spent 1 day a week at that site, this would be only 20% and would qualify. If you have worked 2 days a week with one of those days spent at that site, this would be 50% so would not qualify.

Can I be in the scheme for the whole time I work for *PULSE*?

PULSE is required to continuously assess your working patterns. You will be informed if your eligibility to participate in the scheme is affected.

I'm a student. Can I benefit from *PULSE* Privilege?

If you only work for *PULSE* during your holidays and complete a form P38(S) unfortunately you cannot benefit from *PULSE* Privilege Payments as you will not pay adequate Tax and National Insurance. If you work during term time and therefore do not complete form P38(S), you may be able to benefit from participating in *PULSE* Privilege. You are still able to take advantage of many of the other features of *PULSE* Privilege such as access to Childcare Vouchers, the *PULSE* Stakeholder Pension and a discount on a wide range of products and services.

How will this affect my Tax Self Assessment?

If you complete a Tax Self Assessment you will not be able to claim any items already claimed under *PULSE* Privilege. It is your responsibility to retain copies of expenses not claimed via *PULSE* Privilege if you wish to claim for them separately under Tax Self Assessment.

Will this affect my state pension or other state benefits?

Your entitlements to state pension and state benefits may be affected. Please visit www.thepensionservice.gov.uk to see how this may affect your pension or www.jobcentreplus.gov.uk to see how this may affect any state benefits you are entitled to.

If I don't join now, can I join later?

You will automatically be opted into *PULSE* Privilege when you sign your contract of employment. If you do not wish to participate in *PULSE* Privilege Payments, please notify the *PULSE* Privilege Department in writing at Turnford Place, Great Cambridge Road, Turnford, Hertfordshire, EN10 6NH so your records may be updated. You may apply to opt out at any point before you have received your first *PULSE* Privilege Payment, on any anniversary of the scheme or on a Lifestyle Event. A Lifestyle Event is an event that materially affects your Lifestyle and participation or potential participation in *PULSE* Privilege such as your becoming married or having children.

What happens if I leave *PULSE*?

Your *PULSE* Privilege Payments are only payable as a result of working on assignments for *PULSE*. If you end your employment with *PULSE*, you are no longer able to participate in *PULSE* Privilege and will stop receiving *PULSE* Privilege Payments. Your new employer may not provide a similar arrangement.

Where can I get more information about *PULSE* Privilege Payments?

Speak to the *PULSE* Privilege Team on 01992 305750 or e-mail us at pp@pulsejobs.com if you have any further questions that are not answered here.

Example Payslip – Here is an example of how PULSE Privilege Payments will appear on your payslip:

1) The **PULSE Privilege Premium** is an amount equal to 11.5% of your **PULSE Privilege Payments** (i.e. expenses reimbursed by **PULSE**). The Tax and NI you pay are reduced because your gross pay has reduced (i.e. Reference Pay less the **PULSE Privilege Premium**).

2) Your **Total Pay** is made up of your Reference Pay minus your **PULSE Privilege Premium**.

3) Your Reference Pay is your hourly pay rate used for calculating certain benefits and is provided here for information. Your Reference Pay will be confirmed before commencing each Assignment. The **PULSE Privilege Premium** is a reduction against your Reference Pay.

4) This statement shows you how much extra you have taken home this week by receiving **PULSE Privilege Payments**.

5) Tax and NI are calculated on your new gross pay (i.e. Reference Pay less your **PULSE Privilege Premium**).

6) Your expenses are reimbursed as an additional payment to your Net pay, free of Tax and NI.

7) Your total gross/taxable pay for the current year (comprising total Reference Pay less any **PULSE Privilege Premiums**) is shown here.

8) The total cumulative increase to your Net pay as a result of participating in **PULSE Privilege** is shown here.

BILL SMITH 100 Broadway Road Fulham London SW6 2EH		Company PULSE Staffing Limited		Name BILL SMITH		Worker No S3092	
BILLING 1, TURNBOLDFACE, GREAT CAMBOUSE ROAD, BROMSBOURNE, ENGLAND		TAX CODE 647L		N.I. NO./TABLE LETTER PX1234567A			
Period	Pay Day	PAYMENTS		DEDUCTIONS		Amount	
0310	30/4/10						
NET PAY	Rate	Hours	Amount	Tax	NI		
Bermity Hospital NHS Fund 25/04/2010 PL11948011	8.00	8.00	£14.05	£119.60	£17.45	£44.15	
HCA, The Portland Hospital 26/04/2010 PL11948012	8.00	8.00	£14.05	£119.60			
Edgeware Community Hospital 27/04/2010 PL11948013	8.00	8.00	£14.05	£119.60			
100 W. Broadway Square, St. Johns 28/04/2010 PL11948014	16.00	16.00	£14.05	£239.20	-32.20	-40.00	
		PULSE Privilege Premium		-536.48			
		TOTAL PAY		511.52			
		TOTAL DEDUCTIONS		48.36			
		TOTAL PAYMENTS TO DATE		1924.93			
		GROSS/TAXABLE PAY TO DATE		1654.13			
		PENSION TO DATE		0.00			
		TAX TO DATE		265.00			
		TOTAL BENEFIT TO DATE		56.03			
		EE'S NI TO DATE		145.65			
		NET PAYMENTS		465.16			

If you are an Accredited Employee participating in PULSE Privilege, the pay rates(s) below are amounts of Reference Pay (see scheme booklet). This is used to calculate other pay related benefits.

PULSE Privilege scheme has increased your net pay by £14.45. If you had not claimed through PULSE Privilege the Net Payments would have been £468.23.

PULSEPrivilege
www.pulsejobs.com/privilege
Help Desk: 01992 305750
email: pp@pulsejobs.com