

Money Saving Ideas

We know that many people are struggling with the high costs of living, and as a result, we want to support our staff to save money, so here are some things we have found that should go some way to helping out.

Medicash

Medicash is a low-cost medical insurance package which provides cash back towards healthcare costs. Medicash offers 5 different tiers of insurance from bronze to platinum, with the most basic package costing just £6.95 a month. Medicash payments can be made via payroll deductions. Even better, your Medicash cover extends to up to 2 children under the age of 16. Children receive the equivalent of half your coverage (e.g. if you can claim up to £50 in optical fees, children are covered for £25 each). To find out what benefits are available through Medicash, click **here**.

If you're interested in joining Medicash, please contact **HR@ofsl.org.uk**.

Prescription Payment Certificates



If you have to pay for a lot of prescriptions, Prescription Payment Certificates can be a great way to save money. A 3-month PPC costs £31.25 and will save you money if you need 3 prescribed items in 3 months. An annual PPC costs £111.60 and will save you money if you need 11 prescribed items in a year. To learn more about PPCs and to find out how to apply click **here**.

Concerts for Carers

Concerts for Carers allows social care staff to join ballots for free concert and event tickets. People pay £4.50 to enter a ballot which is refunded if an entry is unsuccessful. You can sign up for Concerts for Carers **here**. To sign up, you need to select 'Health and Social Care' as your organisation, and will need a picture of your payslip.

TopCashback

TopCashback is free to join and could earn you money back from online purchases. You can get cashback on purchases from 1000s of retailers such as Amazon, ADSA, Sainsbury's and Tesco. All you have to do is set up an account here and search for the retailer you want, click the 'get cashback' button and shop as normal. Once the purchase has been complete you will get cashback credited to your account. To find out more about how it works, click here.



Too Good to Go



Too Good to Go is an app that aims to reduce food waste. By registering for the app, you can access 'surprise bags' at a reduced cost from local restaurants and supermarkets. These bags contain food that would otherwise be thrown away at the end of the day including groceries, meals and pastries. Participating stores include Starbucks, Costa, Greggs and Aldi. All you have to do is download the app, sign up, claim your surprise bag and collect it from the restaurant/store. You can find more information **here**.

Get involved.

We're always keeping our eye out for money saving opportunities so we can share them with you.

If you know of any great ways to save money then let us know by emailing us at **communications@ofsl.org.uk**