

Benefit	Employee pays Tax on value of benefit?	Employee pays National Insurance on value of benefit?	Employer receives Corporation Tax (CT)/Income tax (IT) relief on value of benefit?	Employer pays National Insurance on value of benefit?	Notes
<b>Pension (Up to Annual/Lifetime allowances)</b>	No	No	Yes	No	Pensions have been growing in popularity since the economic downturn. Tax savings are already available to all qualifying employee pension contributions.
<b>Childcare Vouchers (Up to tax band earning limits)</b>	No	No	Yes	No	This is the most widely implemented option with a large number of suppliers. Employees can benefit from up to £243 per month tax/NIC free. It's worth noting there is a restriction on 2011/12 tax relief for higher rate/additional rate earners.
<b>Ride to Work/Cycle to Work</b>	No	No	Yes – if bike leased, n/a if capital item.	No	You will need to check the terms and conditions when the leased bikes reach the end of their loan period
<b>Income Protection</b>	No	No	Yes	No	This benefit is usually part of a larger corporate policy. Any payout the employee receives will be treated as salary and therefore subject to tax/NIC.
<b>Health Screening</b>	No	No	Yes	No	Each employee can benefit from just one health screening per tax year.
<b>Holiday (Buy)</b>	No	No	n/a	No	If your staff purchase holiday, your payroll will be reduced, which will impact the amount of tax you need to pay.
<b>Holiday (Sell – if taken as additional cash)</b>	Yes	Yes	Yes	Yes	The sale of holiday back to the organisation will increase payroll costs, which will also influence the amount of tax payable. You need to make sure all your employers take a minimum 20 days holiday per annum
<b>Life Assurance</b>	No	No	Yes	No	Life Assurance is provided as part of a corporate policy.

<b>Private Medical Cover</b>	Yes	No	Yes	Yes	Premium and/or treatment costs relating to overseas duties are considered as a tax/NIC free benefit.
<b>Cash Plan</b>	Yes	No	Yes	Yes	A Cash Plan is provided as part of a corporate policy.
<b>Dental Cover</b>	Yes	No	Yes	Yes	Dental Cover is provided as part of a corporate policy.
<b>Travel Insurance</b>	Yes	No	Yes	Yes	Travel Insurance is provided as part of a corporate policy.
<b>Critical Illness</b>	Yes	No	Yes	Yes	Critical Illness is provided as part of a corporate policy.
<b>Mobile Phones</b>	No	No	Yes	No	Only one phone per employee is eligible for tax exemption
<b>Charitable Giving</b>	No	Yes	Yes	Yes	This can be an effective way to bring staff together as they make a difference to causes they really care about.
<b>Workplace training (approved scheme)</b>	No	No	Yes	No	Current legislation allows a wide variety of things to be considered as work-related training.
<b>Self Assessment services (approved scheme)</b>	Yes	No	Yes	Yes	The employer will need to get in touch directly with the service provider for this benefit.
<b>Dining cards /membership fees (e.g. The Gourmet Society / Taste Card, AA, RAC...)</b>	Yes	No	Yes	Yes	The employer will need to get in touch directly with the service provider for this benefit.
<b>Concierge Services</b>	Yes	No	Yes	Yes	The employer will need to get in touch directly with the service provider for this benefit.
<b>Carbon Offset</b>	Yes	No	Yes	Yes	
<b>Carbon Offset – to registered charity</b>	No	Yes	Yes	Yes	

<b>Gym subsidy/Gym Flex</b>	Yes	No	Yes	Yes	If the gym is purely for your employees use, then the subsidy is not liable to tax/NIC.
<b>Discounted Shopping Portal</b>	Yes	Yes	Yes	Yes	This is a cost effective way for employers to give their employees some great perks, without the hassle of extensive admin.
<b>Car Parking – at or near place of work</b>	No	No	Yes	No	This and a simple and really effective way to support your staff.
<b>Eye Tests – VDU users</b>	No	No	Yes	No	
<b>Season Ticket Loan – below £5k</b>	No	No	n/a	No	A lot of employers offer this benefit, which can be a loan for any purpose. All repayments should be made from the employees' net pay and any loans that are written off generate a tax charge.
<b>Car Allowance</b>	Yes	Yes	Yes	Yes	
<b>Professional Subscriptions – detailed on HMRC's List 3</b>	No	No	Yes	No	The professional subscription should be relevant to an employees current employment in order to qualify for tax and NIC free status