



PAY AND BENEFITS POLICY (TEACHING STAFF)

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1. POLICY STATEMENT

- 1.1 As an employer the Girls' Learning Trust ('the Trust') is committed to recruiting, developing and retaining exceptional people who support our education mission: to empower girls to thrive through a holistic, rigorous and transformative education that nurtures their intellectual, emotional and personal growth.
- 1.2 The prioritisation of recruitment and retention strategies that attract and retain high performing people who align with our shared ethos is directly linked to our education mission. The Pay and Benefits Policy (Teaching Staff) forms part of the Trust's staff recruitment and retention strategy.
- 1.3 As a multi academy trust, the Trust is free to determine its own approach to deciding teachers' pay. As a general principle the Trust will follow the national pay framework for outer London and will have due regard to the terms and conditions in the School Teachers' Pay and Conditions Document.
- 1.4 By adopting this policy, we aim to:
 - Maximise the quality of teaching and learning across the Trust.
 - Support the recruitment and retention of a high performing teacher workforce.
 - Help to ensure that decisions on pay are managed in a fair, just and transparent way, whilst eliminating unnecessary bureaucracy for all concerned.
 - Minimise the impact on workload for individual teachers, line managers and leaders.
- 1.5 This policy should be read in conjunction with the following policies, which can be located on the GLT Staff Zone:
 - Capability Policy
 - Disciplinary Policy
 - Grievance Policy
 - Performance Development Policy

2. SCOPE

- 2.1 This policy applies to all new and existing teaching staff on the unqualified, main, upper and leadership pay ranges.
- 2.2 This policy does not apply to casual staff.
- 2.3 This policy does not apply to the Executive Leadership Team (see definition in section 4) who should refer to the Executive Pay Policy.
- 2.4 This policy does not form part of a teacher's contract of employment and may be amended by the Trust at any time.

3. LEGISLATION AND GUIDANCE

- 3.1 This policy has been written with reference to the DfE guidance on Managing Teachers' and Leaders' Pay 2024 and the Children's Wellbeing and Schools Bill.
- 3.2 When implementing this policy, the Trust will abide by:

- The Employment Relations Act 1999, which establishes a number of statutory work rights.
 - The Part-time Workers (Prevention of Less Favourable Treatment) Regulations 2000 and the Fixed-Term Employee (Prevention of Less Favourable Treatment) Regulations 2002, which require the Trust to ensure part-time and fixed-term workers are treated fairly.
 - The Equality Act 2010, which requires the Trust to have due regard to the need to eliminate discrimination and advance equality of opportunity and foster good relations between people who share a protected characteristic and those who do not share it.
- 3.3 The Trust's procedures for addressing grievances in relation to pay are based on the Acas grievance code of practice and are set out in the Trust's Grievance Policy.
- 3.4 The Trust's procedures for assessing early career teachers' performance and progress comply with the DfE's statutory guidance on Induction for Early Career Teachers (England).

4. DEFINITIONS

For the purposes of this policy, the following definitions apply:

- **Teacher** includes all staff qualified and appointed to teach at the school. This includes the Assistant and Deputy Headteacher(s). It does not include the Headteacher.
- **Teaching and learning responsibility (TLR)** is a payment awarded to a classroom teacher for undertaking a sustained additional responsibility, for the purpose of ensuring the continued delivery of high-quality teaching and learning and for which the teacher is made accountable.
- **Main and upper pay range** are the ranges on which a classroom teacher's salary will be set.
- **Unqualified teacher pay range** is the range on which an unqualified teacher's salary will be set.
- **Leadership pay range** includes leading practitioners with the purpose of modelling and leading improvement of teaching skills (e.g. Director roles), as well as roles within the Leadership group, e.g. Assistant Headteacher, Deputy Headteacher and Headteacher.
- **Executive Leadership Team** comprises the CEO, CFO, Headteachers and other senior roles as determined by Trust Board.

5. ROLES AND RESPONSIBILITIES

Trust Board

The Trust Board is accountable for the setting of this policy and for the monitoring of its implementation across the Trust. The Trust Board is also accountable for the decisions on pay progression (delegated to the Trust HR & Remuneration Committee).

HR & Remuneration Committee

HR & Remuneration Committee is a subcommittee of the Trust Board, with delegated responsibilities to review and approve Pay Policies and to develop and review the Trust's remuneration framework, ensuring it is fair, competitive and aligned with the Trust's objectives, and that it reflects the Trust's commitment to equity and transparency.

Executive Leadership Team

The Chief Executive Officer, Chief People Officer and Headteachers are responsible for overseeing the implementation of this policy and for monitoring pay equity across each school and the wider Trust. Within this policy it is made clear which pay decisions can be approved by the Headteacher and which pay decisions must be approved by the CEO.

6. PAY REVIEWS

- 6.1 Teachers' salaries are reviewed annually, with changes to pay effective from 1 September.
- 6.2 The Trust may review pay at other times of the year to reflect any changes in circumstances or job description that lead to a change in the basis for calculating an individual's pay.
- 6.3 Annually, the Trust will apply the percentage increase for the outer London area confirmed by the DfE, and set out within the STPCD (this may also be referred to as a 'cost of living' increase), to the four pay ranges for teachers:
 - The main pay range for qualified teachers.
 - The upper pay range;
 - The leadership pay range; and
 - The unqualified teacher pay range.
- 6.4 The pay ranges applicable to teaching staff (see Appendix A) are reviewed and published annually by the Trust.

7. BASIC PAY DETERMINATION ON APPOINTMENT

- 7.1 The Headteacher will recommend the pay range for a vacancy prior to advertising it. This will be approved by the CEO.
- 7.2 On appointment the Headteacher will determine the starting salary within that range to be offered to the successful candidate.
- 7.3 In making such determinations, the Headteacher may take into account a range of factors including:
 - The nature of the post
 - The level of qualifications, skills and experience required
 - Market conditions
 - The wider school context
- 7.4 There is no assumption that a teacher will be paid at the same rate as they were being paid in a previous school.
- 7.5 Teachers will progress on the pay range in September each year irrespective of their start date, with the exception of ECTs.

8. UNQUALIFIED TEACHERS

- 8.1 Unqualified teachers will be paid on the unqualified teacher pay range.
- 8.2 Where an unqualified teacher gains qualified teacher status (QTS) while in post, they will be transferred to a salary on the main pay range for teachers, which will be equal to or higher than their previous unqualified teacher salary and any other payable allowances.
- 8.3 In cases where an unqualified teacher gains QTS retrospectively within three months of the commencement of their employment, they will be paid a lump sum calculated as the

difference (if any) between their unqualified teacher salary and the salary they would have been paid as a qualified teacher for the same period (not including any allowances).

9. EARLY CAREER TEACHERS

- 9.1 In line with regulations and statutory guidance, Early Career Teachers (ECTs) are required to complete a two-year induction period. ECTs may be awarded pay progression at the end of the first year of their induction period. However, annual progression is not automatic or guaranteed, and decisions regarding pay progression will be made based on evidence gathered during progress reviews and assessment periods.

10. PAY PROGRESSION

- 10.1 At all schools within the Trust, teachers can expect to receive regular, constructive feedback on their performance and development and are subject to a continuous performance development process that recognises their strengths, informs plans for their future development, and helps to enhance their professional practice. The arrangements for teacher reviews are set out in the Performance Development Policy (Teaching Staff).
- 10.2 Pay progression will be automatic each year within each teacher's pay range, with the following exception:
- i. Any teachers who are within formal capability proceedings. Where this applies any teacher whose performance is unsatisfactory will be appropriately supported through the Capability Policy.
 - ii. Any teacher who has reached the ceiling of the main pay range and is required to apply to be paid on the upper pay range.

11. MOVEMENT TO THE UPPER PAY RANGE

- 11.1 It is the responsibility of individual teachers to decide whether or not they wish to apply to be paid on the upper pay range (UPR).
- 11.2 Any staff member who is considering an application to UPR, must ensure they have made their Headteacher aware by the end of the previous academic year (i.e. by June / July) for it to take effect in the following academic year. The application form must be completed at the latest by the end of October for the progression to take effect from 1 September in the same year.
- 11.3 Applications should be made using the Threshold Application Form available on the GLT Staff Zone, submitted to the Headteacher.
- 11.4 The Headteacher will arrange to meet with the staff member to discuss the application before making a decision regarding its success.
- 11.5 For an application to be successful, the Headteacher must be satisfied that the teacher is **highly competent** in all elements of the relevant teacher standards and that the teacher's achievements and contribution to the school are **substantial** and **sustained**.
- 11.6 For the purpose of this policy, following DfE guidance:

- **‘Highly competent’** means:
Performance which is good enough to provide coaching, mentoring and advice to other teachers, and demonstrate to them effective teaching practice and how to make a wider contribution to the work of the school, in order to help them meet the relevant standards and develop their teaching practice
- **‘Substantial’** means:
The teacher’s contributions are of real importance, validity or value to the school; play a critical role in the life of the school; provide a role model for teaching and learning; make a distinctive contribution to the raising of pupil standards; take advantage of appropriate opportunities for professional development and use the outcomes effectively to improve pupils’ learning
- **‘Sustained’** means:
The teacher’s contributions have been maintained over a period of at least two years

11.7 If successful, the applicant will move to the first point on the upper pay range from 1 September in the year of application.

11.8 If unsuccessful, feedback will be provided by the Headteacher.

12. MOVEMENT THROUGH THE UPPER PAY RANGE

12.1 Teachers on the upper pay range will only progress to the next spine point following a minimum of two full academic years in post. This includes evidence from a prior school if the teacher has not been in post with the Trust for two successive years.

12.2 Progression is automatic and does not require an application.

12.3 Any teacher who is within formal capability proceedings will be excluded from automatic progression (see clause 10.2).

13. TEACHERS ON MATERNITY, LONG-TERM DISABILITY OR SICKNESS ABSENCE

13.1 Any teacher who is absent for part or all of the year due to maternity, disability or sickness absence, will receive the same treatment as if they had not been absent and their pay will be adjusted in accordance with the cost-of-living increase (section 6) and relevant pay progression (see section 10). This will take effect from 1 September.

14. TYPES OF ALLOWANCES WHICH MAY BE AWARDED

14.1 The Trust may wish to award any (or a combination) of the allowances to staff as outlined in sections 15 – 19. This includes TLRs, Unqualified Teacher Allowance, Acting Up Allowance, Recruitment and Retention Allowance and Additional Responsibility Allowance.

14.2 Allowances will only be paid in accordance with the values outlined in Appendices B and C.

14.3 When an allowance is awarded, the length of time for which the allowance is payable will be made clear within the teacher’s contract or contract variation.

- 14.4 All allowances, except for TLR3 payments, will be pro-rated for part-time teachers working less than 0.8 FTE. For a part-time teacher working 0.8 FTE and above, the Headteacher will use their discretion to determine on a case-by-case basis whether the full value of the TLR or allowance will be paid. This will be in accordance with the proportion of the responsibility undertaken.
- 14.5 Where an allowance is awarded on a permanent basis, if that allowance is subsequently removed due to a change in circumstance, for example a change to the school's staffing structure, or the responsibility no longer exists, or the responsibility merits an allowance of a lower value, the allowance payment will be protected for a period of one year from notification of the removal or reduction.
- 14.6 All allowances, with the exception of Recruitment and Retention allowances, will increase annually in line with the DfE and STPCD agreed increase for teachers' pay.

15. TEACHING AND LEARNING RESPONSIBILITY PAYMENTS (TLRS)

- 15.1 TLR 1 and TLR 2 payments are permanent payments which will be paid to teachers in accordance with the pay bands and levels specified in the TLR Framework (Appendix B). Unqualified teachers may not be awarded TLRs.
- 15.2 TLR payments cannot be made to lead practitioners or staff on the leadership pay scale.
- 15.3 Before awarding any TLR 1 or 2 payment, the Headteacher must be satisfied that the teacher's duties include a significant responsibility that is not required of all classroom teachers and that:
- Is focused on teaching and learning
 - Requires the exercise of a teacher's professional skills and judgement
 - Requires the teacher to lead, manage and develop a subject or curriculum area, or to lead and management pupil development across the curriculum
 - Has an impact on the educational progress of pupils other than the teacher's assigned classes or groups of pupils; and
 - Involves leading, developing and enhancing the teaching practice of other staff.
- 15.4 In addition, before awarding a TLR1 payment, the Headteacher must be satisfied that the significant responsibility referred to in 15.3 includes line management responsibility for a significant number of people.
- 15.5 A TLR 3 payment is not permanent. Headteachers may award a TLR3 payment to a post:
- Requiring additional duties for a time limited period.
 - For a specific project identified as a priority within the school improvement plan or other substantial school or trust improvement projects.
 - For exceptional one off externally driven responsibilities.
- 15.6 Before making any TLR3 payment, the Headteacher must be satisfied that the responsibilities are not permanent, which should instead be rewarded by means of a permanent TLR payment (TLR 1 or 2).

- 15.7 TLR 3 payments will be for a fixed duration. Payments are made for the whole task, the duration of which may vary. The annual value in Appendix B is for tasks which take one year and must be applied pro-rata to tasks taking less than one year.
- 15.8 A teacher cannot hold a TLR1 or TLR2 concurrently but a teacher in receipt of either a TLR1 or TLR2 may also hold one or more TLR3 payments in addition to the TLR1 or TLR2 payment.
- 15.9 The responsibility or package of responsibilities for which a TLR1 or TLR2 is awarded will be clearly set out in the job description of the post holder.
- 15.10 Where a TLR has been awarded on a permanent basis (TLR 1 or 2) and the postholder wishes to relinquish it, they may do so providing two months' notice to the Trust. The TLR payment will be removed at the end of the notice period.

16. UNQUALIFIED TEACHER ALLOWANCE

- 16.1 The Trust may determine such additional allowance as it considers appropriate is to be paid to an unqualified teacher where it considers that the teacher has:
- Taken on a sustained additional responsibility which:
 - i. Is focused on teaching and learning; and
 - ii. Requires the exercise of a teacher's professional skills and judgement; or
 - Qualifications or experience which bring added value to the role being undertaken.

17. ACTING UP ALLOWANCES

- 17.1 Where any teacher is assigned and carries out duties of a Headteacher, Deputy Headteacher or Assistant Headteacher on an 'acting' basis for a consecutive period of four weeks or more, they will receive an acting up allowance in order that the total pay received is equal to the appropriate pay grade.
- 17.2 Where any teacher is assigned and carries out duties of a Head of Department or Head of Year on an 'acting' basis for a consecutive period of four weeks or more, they will receive an acting up allowance that reflects the pro-rated TLR entitlement awarded to the substantive post holder.
- 17.3 All payments will be backdated to the date on which the teacher assumed those duties.

18. RECRUITMENT AND RETENTION ALLOWANCE

- 18.1 For posts where the Trust anticipates or encounters recruitment and/or retention difficulties, consideration may be given to awarding any incentive (through an additional allowance) or benefit as it deems appropriate. Any recommendations for such an award must be approved by the CEO who will ensure due consideration in respect of public value for money.
- 18.2 The Trust will make clear at the outset the expected duration of any such incentive and benefit, and the review date after which it may be withdrawn.
- 18.3 Types of incentive include but are not limited to:

- Advance of salary for rental deposit.
- Payments contributing directly to relocation / removal costs.
- Time limited allowance.

19. ADDITIONAL RESPONSIBILITY ALLOWANCE

- 19.1 Other payments may be awarded to teachers, including those on the leadership pay range, other than Headteachers, subject to additional duties or responsibilities agreed by the Headteacher. This includes payments for work undertaken via external partnership agreements (e.g. Sutton SCITT or NIOT).
- 19.2 The Trust has in place an internal procedure for external partnership agreements and the treatment of any payments due to staff. Staff members should ensure they speak to their Headteacher to ensure their understanding of this before undertaking any such agreement.

20. BENEFITS

20.1 Pension Scheme

All teaching staff will be automatically enrolled into the Teachers' Pension Scheme (TPS).

Information on the TPS and the employee contribution rate can be obtained from Payroll.

20.2 Death In Service

If a staff member dies while actively contributing to the Teachers' Pension Scheme (TPS) (or if on sick leave with at least half pay at the time of death), the TPS will pay a death grant of three times their annual pensionable earnings at the time of death or leaving service. Employees can nominate someone to receive the grant. If no nomination is made, it will be paid to the employee's spouse or estate.

20.3 Health & Wellbeing Plan

All teaching staff on permanent contracts will be enrolled into the Trust's Health & Wellbeing Plan with BHSF, which provides cashback on everyday healthcare including:

- Dental
- Dental trauma
- Optical (appointments and contribution to glasses)
- 24/7 access to a GP helpline
- Inoculations
- Contribution towards prescriptions
- Therapies (physiotherapy, osteopathy, chiropractic and acupuncture, as well as alternative therapies).
- Counselling and support
- Ear wax removal
- Health screening

Dependent children up to the age of 21, or 24 if in full-time education, provided they reside with the policy holder will also be covered up to the same level of benefit as the employee. The maximum benefit is shared among all children insured under the policy but is not shared with the policyholder.

Level 1 benefits are available to all employees at no cost to the employee. Any employee who wishes to increase the level of cashback provided may upgrade to a higher level of cover by salary deduction via Payroll. Please speak to the HR Team for further information.

Further details can be seen in Appendix D.

20.4 Salary Sacrifice

The term 'salary sacrifice arrangement' means any arrangement under which the employee gives up the right to receive part of their gross salary in return for the Trust's agreement to provide a non-cash benefit. The tax and pension treatment will depend on the specific benefit provided.

Any employee may participate in any such arrangement and the employee's gross salary may be reduced accordingly for the duration of such participation.

The non-cash benefits currently available are:

- Cycle to Work Scheme

Staff should speak to Payroll for further information.

20.5 Blue Light Card

All teaching staff are eligible to sign up for a Blue Light Card, which is a benefit for workers within the emergency services and education sectors. This benefit provides access to hundreds of discounts online and on the high street. For more information, please visit the blue light card website.

21. APPEALING A DECISION ON PAY PROGRESSION

21.1 Where any teacher feels that a decision made over their pay is unfair, they have the right to appeal.

21.2 Teachers should attempt to resolve the matter informally at first, by speaking to the Headteacher.

21.3 If the member of teaching staff remains unhappy with the decision, having attempted to resolve matters informally, they should use the Trust's Grievance Policy and set out their reasons for appealing in an email to HR@girlslearningtrust.org within 10 working days of the decision being issued.

21.4 Reasons for appealing may include:

- The Pay Policy was incorrectly applied
- The decision contravenes the teacher's terms and conditions of employment
- The decision contravenes equality legislation
- Relevant evidence was not taken into account
- The decision was biased.

APPENDIX A: TEACHING STAFF PAY RANGES (EFFECTIVE SEPTEMBER 2025)

Unqualified Pay Range

UNQ1	26,789
UNQ2	29,383
UNQ3	31,974
UNQ4	34,265
UNQ5	36,856
UNQ6	39,450

Main Pay Range

M1	37,870
M2	39,851
M3	41,935
M4	44,128
M5	46,800
M6	50,474

Upper Pay Range

U1	52,219
U2	54,151
U3	56,154

Leadership Pay Range

L01	55,881
L02	57,180
L03	58,497
L04	59,859
L05	61,249
L06	62,677
L07	64,259
L08	65,642
L09	67,177
L10	68,799
L11	70,473
L12	72,009
L13	73,708
L14	75,433
L15	77,209

L16	79,157
L17	80,884
L18	82,816
L19	84,769
L20	86,764
L21	88,812
L22	90,906
L23	93,057
L24	95,267
L25	97,531
L26	99,840
L27	102,213
L28	104,648
L29	107,134
L30	109,699
L31	112,315
L32	114,996
L33	117,758
L34	120,566
L35	123,457
L36	126,409
L37	129,457
L38	132,557
L39	135,683
L40	138,974
L41	142,340
L42	145,798
L43	147,866

APPENDIX B: TLR FRAMEWORK

1. TLR Pay Bands & Levels

TLR Pay Bands & Levels	
TLR1a	£10,174
TLR1b	£12,517
TLR1c	£15,527
TLR1d	£17,216
TLR2a	£3,527
TLR2b	£6,065
TLR2c	£8,611
TLR3a	£702
TLR3b	£2,084
TLR3c	£3,478

2. Before awarding any TLR 1 or 2 payment, the Headteacher must be satisfied that the teacher's duties include a significant responsibility that is not required of all classroom teachers and that:
 - Is focused on teaching and learning
 - Requires the exercise of a teacher's professional skills and judgement
 - Requires the teacher to lead, manage and develop a subject or curriculum area, or to lead and management pupil development across the curriculum
 - Has an impact on the educational progress of pupils other than the teacher's assigned classes or groups of pupils; and
 - Involves leading, developing and enhancing the teaching practice of other staff.
3. In addition, before awarding a **TLR1** payment, the Headteacher must be satisfied that the significant responsibility referred to above includes line management responsibility for a significant number of people.

4. The following framework will be used to identify the appropriate TLR pay band for the responsibility:

TLR Band	Type of Role	Type of Role Expectations	Type of Key Objectives	Type of Competencies Required / Acquired through role
TLR 1	<p>TLR1 includes the same responsibilities as TLR2 but additionally includes significant line management responsibility.</p> <p>A determination of TLR1 will only be made where a role includes significant line management responsibility and will be at the Headteacher's discretion, paying regard to the overall scope of the role.</p>			
TLR 2	<ul style="list-style-type: none"> ▪ Head of Department ▪ Head of Year ▪ Whole school initiatives aligned with school priorities 	<ul style="list-style-type: none"> ▪ Coordinate a department or year group ▪ Manages a team, providing support, mentorship and proactive performance management / development where necessary. ▪ Manages the curriculum for a specific subject or key stage. ▪ Oversees student progress within the key stage, or outcomes such as attendance. ▪ Oversees student standards e.g. behaviour and uniform. ▪ Responsible for a whole school project or initiative. 	<ul style="list-style-type: none"> ▪ A high performing team ▪ Improvement in overall department outcomes / progress. ▪ Improvement in student performance within key stage or subject. ▪ Improvement in curricula material and resources. ▪ Improving attendance, esp. for key groups. ▪ Ensuring high standards of behaviour and attitudes, and / or personal development. ▪ Delivery against any agreed and relevant project / initiative KPIs. 	<ul style="list-style-type: none"> ▪ Team leadership, mentoring, developing individuals and performance management ▪ Data analysis, evaluation and action planning. ▪ Advanced curriculum knowledge and planning. ▪ Proactive collaboration and knowledge sharing with peers in other schools across the Trust.

			<ul style="list-style-type: none"> ▪ Effective deployment of staff and resources. 	<ul style="list-style-type: none"> ▪ Project management skills. ▪ Strong communication skills.
TLR 3	<ul style="list-style-type: none"> ▪ Temporary or short-term project-based initiatives or defined pieces of work. 	<ul style="list-style-type: none"> ▪ Leads a specific, time bound project focusing on project deliverables with set milestones and timelines. 	<ul style="list-style-type: none"> ▪ Project specific KPIs, such as increased participation rates or improvement in a specific area, ensuring collaborative involvement with key stakeholders. 	<ul style="list-style-type: none"> ▪ Time management ▪ Project management ▪ Stakeholder collaboration and communication

APPENDIX C: ALLOWANCES

The following allowances may be awarded to teaching staff, as per sections 14 to 19 of the policy:

Type of Allowance	Value of Allowance	Description (types of responsibility / activity)
Unqualified Teacher Allowance	Up to £4,000	<ol style="list-style-type: none"> 1. Sustained additional responsibility which: <ol style="list-style-type: none"> i. Is focused on teaching & learning; and ii. Requires the exercise of a teacher's professional skills and judgement 2. Qualifications or experience which bring added value to the role being undertaken
Recruitment Allowance	Up to £10,000	<ol style="list-style-type: none"> 1. Payments contributing directly to relocation / removal costs. 2. One off payment to attract difficult to recruit roles. 3. One off payment to attract specific subject or skill shortage (in line with school development plans).
Retention Allowance	Up to £10,000 annually	Time limited annual allowance (between 12 – 36 months) paid monthly to retain key staff in roles (in line with school development plans and succession plans).
Additional Responsibility Allowance	Up to £10,000	Other payments awarded to teachers, including those on the leadership scale, other than Headteachers, subject to additional duties or responsibilities agreed by the Headteacher. This includes payments for work undertaken via external partnership agreements (e.g. Sutton SCITT or NIOT).

APPENDIX D: BHSF HEALTH AND WELLBEING PLAN

Health & Wellbeing Benefits	Maximum per insured person per policy year		
	Level 1 Included with employment and paid by the Trust	Level 2 Additional monthly cost of £12.50 to employee via PAYE	Level 3 Additional monthly cost of £25.50 to employee via PAYE
	Claim 100% of the cost back up to the stated maximum below		
Dental	£60	£100	£150
Dental Trauma	£100	£200	£300
Optical	£40	£100	£150
Therapies Combined maximum benefit	£100	£150	£200
Complementary and Alternative Therapies Combined maximum benefit	£25	£50	£75
Chiropody and Podiatry	£25	£50	£75
Health Screening	£50	£100	£150
Prescription Charges	£15	£20	£25
Inoculations and flu vaccinations	£15	£20	£25
Diagnostic consultations	£150	£200	£250
Ear wax removal	£50	£50	£50
Diagnostic scans	Cover for MRI, CT and PET Scans		
GP helpline and private prescription service	Yes	Yes	Yes
Counselling and support helpline	Yes	Yes	Yes