

Membership benefits

As well as supporting members at work across the **civil service** and related areas, we offer a membership benefits service.

[PCS Plus](#) gives you access to a wide range of benefits, fantastic savings and things to do in your spare time.

There is also a **free will service**. If you are In England or Wales it is provided by [BBH Legal Services](#). If you are based in Scotland you can complete the form on the [Thompsons Solicitors' website](#) or in Northern Ireland, you can apply [by completing the PDF form](#).

You can also join [the PCS Credit Union](#) for savings and low interest loans.

After being a PCS member for six months you are eligible for a death in-service benefit. You can nominate one or more beneficiaries by [logging into your membership account](#). The rate for deaths occurring in 2024 is £1855.20.

We have negotiated a health cash plan with BHSF where you pay a monthly premium and can then claim cash back on dental, optical and therapy treatments. [Visit their website for more details](#).

[We have a range of free helplines including financial and legal help](#)

Personal and domestic legal helpline

Call free on 0800 916 9066 for legal advice on a range of issues, excluding employment or personal injury. You can call 9am to 5.30pm, 7 days a week, 365 days a year. We offer a range of services for you and your spouse, partner and dependent children can also use the helpline.

Personal injury

As a PCS member you can access our personal injury scheme which covers members and their partners who have an accident, injury or suffer ill-health or experience medical negligence within the UK. Phone our helpline on 0800 328 3255.

Financial advice

You are entitled to a no obligation complimentary initial consultation with [Quilter Financial Advisers](#). To arrange your initial consultation contact QFAinfo@quilter.com or phone 08000 85 85 90.

Free debt advice

You are entitled to free confidential advice on debt from PayPlan. PayPlan offers comprehensive guidance on a wide range of practical, long term debt solutions. Contact PayPlan on 0800 716239 and quote PCS or visit the [Payplan website](#).

Stress counselling and health advice

The Health Assured telephone helpline 0161 836 9383 is available 24-hours a day, is confidential, independent and provides counselling and emotional support on family issues, bereavement, trauma, back to work and Covid-19 anxiety, relationship issues and stress-related conditions and access to an [online health and wellbeing portal](#) which provides well-being resources, including four-week programmes, videos and webinars and access to online counselling. To receive the user name and password email benefits@pcs.org.uk

Breast cancer care 0808 800 6000

Domestic violence 0808 2000 247

[Apply for the PCS Benevolent Fund](#)

Ordinary and associate members can apply to the benevolent fund after 6 months of continuous membership to assist with financial hardship.

Applications are considered on an individual basis and reviewed weekly. Awards up to £500 are available to those in acute financial difficulty but cannot be used for the following:

- Personal debt (credit cards, loans, etc)
- Medical fees
- Education and legal costs
- Strike action.

To request an application form, email benefits@pcs.org.uk and put "Benevolent fund application" in the subject line. Please allow a maximum of 10 working days for a response.

[Buying or selling a house?](#)

PCS has arranged exclusively priced conveyancing for all freehold properties through solicitors [BBH Legal Services Ltd](#), a wholly owned subsidiary of [Thompsons Solicitors LLP](#), with offices in most major cities in England, Scotland and Wales.

For more details in England and Wales call **0800 051 4218**, and don't forget to mention you are a PCS member. In Scotland call **0800 089 1331**.

[Criminal legal insurance](#)

Criminal legal insurance offers protection for PCS members who work closely with the public, particularly in NCA, Met Police, IOPC and GCG. It provides affordable legal representation in the event of an arrest/investigation arising from issues relating to work.

It costs £7.60 a month for 24 hour protection including on and off duty.

To apply for criminal legal insurance [complete the online application](#) or call 0345 209 4465.