

## Employer PLOG's January 2019 FAQ's

### **About the LGPS**

**Q: Is Flexible retirement outside of the abatement rules? If yes, why do they need to reduce their hours?**

A: Yes, Flexible retirement is outside of the abatement rules, so we do not have to do an assessment to see if the member is exceeding their permitted to earn limit. Regulations state that members must reduce their hours and/or grade to fit the criteria for Flexible Retirement – its designed to ease them into full retirement.

**Q: There are 3 tranches of membership depending on when you joined the LGPS – can members claim them separately?**

A: No, all tranches must be taken at the same time.

**Q: Does the rule of 85 include all service including transfers in from other pensions?**

A: Yes, all pensionable service will be included in the calculations.

**Q. What's the process for transferring previous pension rights?**

A. Members should obtain a transfer value from their previous pension scheme and then forward a copy to us with their request to investigate the transfer. We will then provide them with details of the benefit the transfer will accrue in the LGPS for them to decide if they wish to proceed.

**Q. Is there any additional cost to employers if a member retires on ill health?**

A. There is no upfront/strain cost payable by you for ill health retirement. The cost is covered by your employer contributions and therefore assessed when your rate is set.

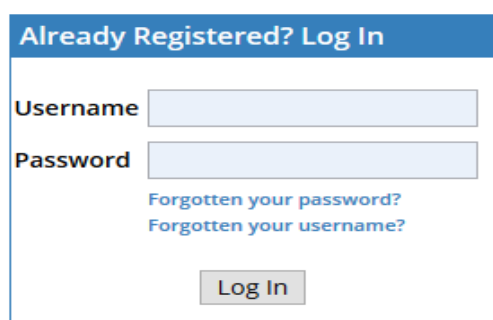
### **Member Self Service**

**Q: Does Member Self Service (MSS) apply to past employee's with preserved benefits?**

A: Yes, members with a preserved benefit can see their pension details.

**Q. If you have lost your password for MSS, how do you reset?**

A. You can request a new password from the MSS homepage (below). Within MSS you can reset: security question(s), password, email etc.



Already Registered? Log In

Username

Password

[Forgotten your password?](#)

[Forgotten your username?](#)

**Q. Can Peninsula Pensions send monthly info to employers of those members who have not signed up to member self- service like the Teachers Pensions Scheme already do? The Employer takes this forward with member.**

A. This will be raised with the Senior Management Team

## **Regulations Update**

**Q: With the proposed reduced employee contributions which are due to come into effect from 1<sup>st</sup> April 2019, if guidance isn't received in time will employers have to refund overpaid contributions to employee's?**

A: Yes, the changes will be backdated so any overpaid contributions will need to be refunded via payroll to the employee.

**Q. Do the proposed new employee contribution rates only apply to new starters?**

A. No, they will apply to all scheme members.

**Q. If the new rates are agreed and employers refund the overpaid contributions back to the members, how employers get that money back?**

A. Employers can offset the payments against the next month's contributions payment – please send us an email to explain the difference in amounts.

**Q. If someone leaves before change in contribution rate is applied, do they get refunded if the implementation date is backdated to before their date of leaving?**

A. We don't know how these cases will be treated until further guidance has been received.

**Q: Employers have received a letter from The Pensions Regulator (TPR) to implement auto-enrolment rates – should employers carry on with TPR's instructions whilst we await confirmation of new member rates?**

A: Yes, TPR letters relate to any members who have opted-out and 50/50 elections so please apply as instructed.

**Q. What effect will the employee contribution rates have if they are bought out of regulations and into guidance?**

A. It means that we do not have to wait until a regulation is passed/agreed through parliament and the Scheme Advisory Board (SAB) will be able to notify is much earlier.

**Q. When are the triennial fund valuation results due and when will we know the new employer contributions rate?**

A. We expect that employers will be contacted in December to apply the new rates from April 2020. We will feedback to both fund's Investment Teams and the Actuary's that employers have requested as early notification as possible for budgeting preparation.

**Q: Any news on the Redundancy payment cap yet?**

A: No further news yet but will keep you posted.

**Q: Is the proposed minimum death grant of £75,000 based on Full-time Equivalent Pay (FTE)?**

A: No, it will be based on the members actual pensionable pay at the time of death in line with current regulations

**Q. With the proposed removal of Tier 3 ill health, what will happen to members already on Tier 3?** A. There is no plan to move them to Tier 2 and we understand that they will continue Tier 3 as per the normal process. We are expecting more guidance should the proposals go ahead and will communicate accordingly.

## **TUPE's & Admitted Bodies**

### **Q: When will the TUPE Guidance be available on the website?**

A: Hoping to be ready for 11<sup>th</sup> February, very soon after if not – we will let you know via Pensions Line.

### **Q. On TUPE, if a member has a preserved benefit as well as the employment being transferred, will that be automatically transferred too?**

A. No, only the employment in relation to the TUPE will automatically be transferred. The member can request that a preserved record is amalgamated with their current pension record if they wish.

### **Q. What happens if the member moves to a lower grade on TUPE?**

A. TUPE should be same pay and conditions. Internal checks so will be queried with employer – if correct will not be automatic amalgamation but the member will be given the option.

### **Q: We will collect the responses from employers on the Fair Deal consultation and respond on behalf of our employers?**

A: No, employers will need to respond individually but we would respond as the Pension Fund provider.

### **Q. Admission Agreements and Admitted Bodies - would it be helpful for employers to have a copy of the admission agreement and bond?**

A. Templates of both documents will be available on website along with the guidance.

### **Q. Fair deal consultation – when will it come into effect?**

A. We don't know until the consultation has closed and further guidance has been issued.

## **Interfaces**

### **Q. Interfaces – what time of month do we require these to be sent?**

A. No specific date just as soon as possible please to keep the data up-to-date.

### **Q. Is there a minimum number of entries accepted on an interface?**

A. No, there is no minimum or maximum numbers for interfaces

### **Q. Is every employer allowed to use the interfaces as we were told we couldn't?**

A. Interfacing is available for all employers

## **Employer Self Service**

### **Q. Is it possible to print/save a copy of the form before submitting to Pensions?**

A. No, the employer will need to do a screen shot and save it if they want to retain a copy of what they've submitted

### **Q. Can employers report on changes they have made?**

A. We are not aware of any reports that employers can run to see what they've uploaded. However, we have started to look at 'Reporting' and are looking to place a standard 'Employer' report that can be run to produce a list of all active members – currently in development so we will let you know when it's available.

### **Q. Can employers change historical data via ESS?**

A. No, ESS works on the basis that what we currently hold is correct. If you spot something historical before you have completed the data quality exercise, you will need to email PP to request the change.

## **AOB:**

**Q. Can the Member Services Team Managers direct numbers be published on the website please?** A. The short answer is No. The idea is that phones are closed for members until 12 noon. If, however, the employers need to contact the TM urgently, please either email then or call the general number 01392 383000 Pensions and ask for them direct.

### **Q. Do employers still have to use EGRESS?**

A. Yes, we are governed by Devon County Council to use the secure emailing program. However, DCC have informed us that over the next few months we will be moving away from Egress to Office Message Encryption (OME), a product we already have as part of our Microsoft licensing. We will of course keep you updated on progress as we find out more.

If you have any further questions, please email the Employer & Communication Team:

[finance.peninsulaemployers-mailbox@devon.gov.uk](mailto:finance.peninsulaemployers-mailbox@devon.gov.uk)