

# Automatic Enrolment Factsheet

This factsheet provides information about automatic enrolment legislation for Civil Service Pensions.

## Background

The Pension Act 2008 (as amended by The Pensions Act 2011) requires all employers to automatically enrol eligible workers into a qualifying workplace pension scheme. Employers are required to re-enrol eligible workers who are not in (or have opted out of), a qualifying pension scheme periodically (typically every three years). This legislation is intended to ensure that all workers have an additional income to the state pension.

## Civil Service employer process

In the Civil Service, the policy is to automatically enrol all employees (other than those already in a qualifying pension scheme) into the Civil Service pension scheme.

## Non-Civil Service employers (covered by the Civil Service pension arrangements) process

Non-Civil Service organisations covered by the Civil Service pension arrangements are only required by law to automatically enrol people who meet the definition of 'eligible worker'. However, many organisations automatically enrol employees in the same way as Civil Service employers.

If you work for one of these organisations, please contact your employer to confirm their automatic enrolment policy.

## Automatic enrolment and re-enrolment

Employers are required to tell all new entrants about automatic enrolment.

They must tell employees who are not already members of a qualifying pension scheme about automatic enrolment and how this will apply to them. They must also tell them that they are being automatically enrolled into the pension scheme and that they have the right to opt out.

## Opting out and opting in

All those enrolled into the Civil Service pension scheme, whether as new entrants or through automatic enrolment, have a right to opt out of the scheme. However, if you are considering opting out, you should read the opting out form on the Civil Service Pensions' website to understand the consequences of opting out:

[www.civilservicepensionscheme.org.uk/members/member-forms](http://www.civilservicepensionscheme.org.uk/members/member-forms)

Please note: If you have fixed or enhanced Lifetime Allowance protection from HMRC, you need to take special note of the consequences of being automatically re-enrolled into the scheme. If you do not opt out within one calendar month of being informed that you have been enrolled into the pension scheme, you may lose your fixed or enhanced protection and/or incur additional tax charges. Please refer to the government website for information about fixed or enhanced protection:

[www.gov.uk/guidance/pension-schemes-protect-your-lifetime-allowance](http://www.gov.uk/guidance/pension-schemes-protect-your-lifetime-allowance)

## Re-joining after opting out

All those who have opted out of the Civil Service pension and remain in eligible employment can apply to re-join.

Those who re-join or are automatically re-enrolled and then opt out again can, under the new legislation, now opt back into the scheme at any time more than twelve months after they last opted out.