

News

The PCSPS Governance Group

The Cabinet Office have set up a Governance Group to consider and advise on a range of issues including administration standards. The Group members are drawn from both employers and Trade Unions. Where the Group consider matters of interest that may be of interest to pensioners, it invites the Civil Service Pensioners Alliance to attend.

Information

What to do if things go wrong

We treat complaints with urgency and do our utmost to put things right as quickly as possible. If you do have problems with the payment of your pension please write to Capita's Customer Services Manager at the PO Box 215 address setting out your concerns. We will investigate your concerns and try to give you a reply within ten working days. However, sometimes we are unable to meet this deadline because for example we need to contact other organisations. In this case we will send you an interim reply. This will explain what we are doing to try to resolve your concerns and who is handling your complaint. We will also tell you when we expect to give you a full reply.

Data Protection Act 1998 (the DPA)

Capita will at all times comply with the terms of the DPA. Your personal details will be used to pay your pension. Along with other organisations the Cabinet Office takes part in the Audit Commission's National Fraud Initiative. We give the Audit Commission your pension details so they can compare them with the information held by other public bodies. This exercise identifies pensions still being paid after the pensioners' death. These data matching exercises meet the requirements of the DPA. Your personal details will not be shared with any other body for any other purposes nor will they be processed outside of the UK.

From time to time the Civil Service Benevolent Fund, the Civil Service Retirement Fellowship, the Civil Service Pensioners' Alliance, Civil Service Health Care, Civil Service Insurance Society and the Lifeboat Fund ask us to send material to you on their behalf. If you do not wish to be sent this material please write to Capita's Data Protection Officer at the PO Box 215 address.

Other useful addresses

Cabinet Office
Grosvenor House, Basingview,
Basingstoke, Hampshire,
RG21 4HG
www.civilservice.gov.uk/pensions

Civil Service Retirement Fellowship
Suite 2, 80A Blackheath Road,
London, SE10 8DA
Telephone: 020 8691 7411
Email: info@csrf.org.uk
www.csrf.org.uk

CS Healthcare
Princess House, Horace Road,
Kingston-upon-Thames,
KT1 2SL
www.cshealthcare.org.uk

Pension Tracing Service
The Pensions Service
Tyneview Park, Whitley Road,
Newcastle upon Tyne
NE98 1BA
Telephone: 0845 6002 537

Civil Service Pensioners' Alliance
First Floor
102 – 104 Park Lane, Croydon
CR0 1JB
Telephone: 020 8688 8418
Email: enquiries@cspa.co.uk
www.cspa.co.uk

Civil Service Benevolent Fund,
Fund House,
5 Anne Boleyn's Walk, Cheam,
Sutton,
SM3 8DY
Telephone : Freephone 0800 056 2424
Email: info@csbf.org.uk

Civil Service Insurance Society
7 Coleman House,
King Street,
Maidstone,
ME14 1DD
Telephone: 0845 6077 444
www.csis.co.uk

CabinetOffice



CAPITA HARTSHEAD

Civil Service Pensions

Dear Pensioner

Important information about your pension: April 2009

This letter contains important information and news about your Civil Service pension, including sections on things you need to tell us about.

In this letter when we refer to **classic** this means the pension scheme that applied to everyone who left employment before 1 October 2002. Staff in post on 30 September 2002 could opt to stay in **classic** or transfer to the **premium** or **classic plus** schemes.

Your combined certificate of Pay and Income Tax for 2008/2009 (P60) and your pay advice (on the reverse side) are enclosed. **Please keep these important documents and this letter in a safe place.**

What to do if you have a question about your pension

You should ask Capita Hartshead's (**Capita**) contact centre all questions you have about your pension. This is unless you have been given another contact point to deal with a specific issue. The contact centre is open from 8.30am to 6pm Monday to Friday. Please note that their lines are always extremely busy on a Monday. If your call is not urgent you may find it more convenient to call them between Tuesday and Friday.

The number to call is: **0870 1699 700** Capita's fax number is: **0870 1699 720**

Capita's address is: PO Box 215
Mowden Hall
Darlington
County Durham
DL3 9GT

Capita's e-mail address for general enquiries is: csp.enquiries@capita.co.uk

Capita's contact centre enables them to deal as quickly as possible with your questions. Please call them if you have a question about your pension or if you have a change in your circumstances.

You can now view your pension payslips and P60s, and make changes to some of your personal details, by registering on 'My Pension Online' the secure area of their website at www.csp.capitahartshead.co.uk

Your pay advice and P60

Your pay advice shows your new annual rate of pension. It also gives details of your next payment. The monthly rate will apply as long as your annual pension rate, tax liability or other deductions do not change. The tax deducted from your pension may vary slightly from payment to payment. This is due to variations in the tax tables.

You will find your P60 printed on the back of your pay advice. Your P60 tells you the amount of pension Capita paid you and the tax deducted in the year 2008/2009. The amount of pension before tax shown on your P60 will not normally be the same as your annual rate of pension for most of the tax year. This may be because:

- the first payment made to you in the tax year included one or more day(s) before your pension was increased on or after 7 April 2008;
- your pension started during the tax year; or
- it was not paid in full for the whole tax year, for example your pension was abated because you were re-employed.

The Tax Office gives Capita the tax codes they use to work out the deduction from your pension. If you have any questions about your tax code or your tax liability you should write to Her Majesty's Revenue and Customs (HMRC), South Wales Area Office, Government Buildings, Ty Glas, Llanishen, Cardiff, CF14 5YA. The telephone number is 0845 300 3949. You will need to quote your National Insurance number and tax reference/PAYE reference. You can find these numbers on your pay advice and P60 along with your pension reference number.

2009 Pensions Increase

If you are over 55 or paid an ill health, widow's, widower's, civil partner's or child's pension it will have increased from 6 April 2009. The full increase is 5%. This is based on the rise in retail prices in the 12 months ending 30 September 2008. Your first pension payment after 6 April 2009 will include the increase for the period after that date. Future payments will be at your new annual rate.

The amount by which we increase your pension depends on when it began. If it began part way through the last year, you will not be eligible to receive the full 5% increase in April 2009; you will only be eligible for a proportion of the increase based on the period from your pension commencing to 6 April 2009. For example, if your pension commenced 1 September 2008, this will equate to a 2.91% increase. Your pension will not be increased if it started on or after 22 March 2009.

Guaranteed Minimum Pension (GMP)

As the Civil Service scheme was contracted out of the State Earnings Related Pension Scheme you have a GMP if you were a scheme member between 6 April 1978 and 5 April 1997. This means the pension we pay you must equal or exceed your GMP. Capita increases the whole of your Civil Service pension, including the GMP element, until you are paid your State pension.

Who pays Pensions Increase on the GMP element of my pension?

Once your State pension becomes payable, increases to the GMP element of your Civil Service pension are paid as follows:

- for service up to 5 April 1988 the Government will pay pension increases to your GMP with your State pension.
- for service between 6 April 1988 and 5 April 1997 Capita will increase your pension up to 3%. In years when the increase exceeds 3% the Government will pay the balance with your State pension.

The effect of this is that the overall increase in your pension will be the same as if the full increase had been paid with your Civil Service pension. The GMP is paid as part of your Civil Service pension and not as a separate benefit. Your pay advice shows the increased annual rate of your pension. It includes a breakdown of how your pension was increased and the effect on your GMP.

Pensioners who live in certain countries are not entitled to increases to their State pension. If this applies to you we may continue to increase the whole of your Civil Service pension. We can only do this if we are notified by the Pension Service. We understand that the Pension Service need pensioners whose State pension is not increased due to where they live to contact them before they can notify us. If you would like more information contact the International Pension Centre, Tyneview Park, Newcastle upon Tyne, NE98 1BA, United Kingdom. Telephone: +44 191 218 7777, Fax: +44 191 218 7021, Textphone: +44 191 218 7280.

National Insurance Modification

If you were a **classic** member your pension may be reduced when you reach State pension age to take account of basic National Insurance pension. The rate of your basic pension, that is before any increases are applied, will be reduced by £1.70 for each year of your reckonable service before 1 April 1980. The reduced pension is then increased by the full increases since your pension came into payment.

Changes you need to tell Capita about

It is important that you tell Capita of the following changes in circumstance straight away:

- A change to your address, bank or building society details. (If Capita pay you more than one pension please quote the reference numbers of all the pensions to which the changes apply). If your bank or building society details have changed please have the old and new account details at hand.
- If you are thinking of taking up employment or have already been re-employed by an employer covered by the Civil Service pension arrangements.
- If Capita pay you a widow's, widower's or civil partner's pension and you re-marry, enter into a civil partnership or live with another person as man and wife or civil partners.
- If you register a civil partnership after your retirement (your civil partner may be entitled to a survivor pension)

- If you are being paid a child's pension you must tell Capita if the child is over 17 (18 for **premium** or **classic plus**) and leaves full time education or training.

Please tell your next of kin or other representative that they must tell Capita about your death without delay. Your pension ends on the date of your death and we will recover any pension overpayment. If your surviving spouse, civil partner or partner is entitled to a pension Capita will send them an application form.

Bereavement – How much will my dependants get after my death?

Lump sum death Benefits

If you die within 2 years (5 years if you are a member of classic plus or premium) of your pension being paid a lump sum may be paid. If a lump sum is payable Capita will pay it to whoever you nominated to receive it or to your personal representatives. **It is important, therefore, that you review your death benefit nomination during the first years of your retirement.**

Dependant's pensions

The amount of widow's or widower's pension we will pay depends on the contributions you paid, how long you paid them for, and the scheme (classic, classic plus, premium) you are a member of.

Please note that pension payments to your dependant's will not necessarily be one half of your own pension.

Further detailed information explaining how dependant benefits are calculated is available on the Frequently Asked Questions area of the website www.csp.capitahartshead.co.uk

Re-marriage or new relationships

If we are paying you a widow's, widower's or civil partner's pension your entitlement may be affected if you re-marry, enter into a civil partnership or live with another person as man and wife or civil partners. In those circumstances:

- a pension paid under **classic** will normally stop. However, we may pay the pension again if your new relationship comes to an end or you encounter unforeseen events during the relationship that cause you severe financial difficulties.
- If your pension is paid under **classic plus**, that part of the pension based on the member's service before 1 October 2002 will stop. The part of your pension based on the member's service from 1 October 2002 continues for the rest of your life.

If your pension is paid under **premium** we will continue to pay your pension even if you enter into a new relationship.