

## FAQS – Employer Engagement Events

Updated: April 2014

### Contents

<b>Data</b> .....	<b>4</b>
Who is responsible for cleansing member data? .....	4
How long will the data cleanse activity go on for? .....	4
What guarantees do employers have that the cleansed data will be updated on the MyCSP systems? .....	4
Can you share further guidance/lessons learned from other Employers on how they have approached their data cleanse exercise? .....	4
What happens if employers cannot make the 31 May 2014 deadline? .....	4
Can employers return cleansed data in batches? .....	4
<b>Payroll and Interface</b> .....	<b>5</b>
Will the data validation align with HMRC Real Time Information (RTI) validation? .....	5
Why was it decided that arrears of earnings will be allocated to the year earned and not paid? This is a change from Nuvos. ....	5
How regularly will the Government assess the contribution rates based on salary banding? .....	5
Will the 2015 contributions changes apply to all members? .....	5

## 2015 New Pension Scheme Implementation Programme

Why are employers being asked to capture service from other public service Employers? .....	5
What is the relevance of a qualifying break for assessing Tapered Enrolment eligibility? .....	6
Will MyCSP notify employers when data has been loaded to the database? .....	6
When Compendia is implemented will employers have access to validate records? .....	6
What about employers who use Shared Services, what is happening about Change Requests? .....	6
What documentation will be available to tell employers about the required payroll system / interface changes? .....	6
Who is responsible for paying for the payroll system/interface changes? .....	7
What should employers do if their payroll provider was incorrect or if they are moving payroll providers? .....	7
<b>Options Exercise and Options Modeller.....</b>	<b>8</b>
What is Tapered Enrolment? .....	8
What is the Options Exercise? .....	8
What is in the Options pack? .....	8
How are the Options packs distributed?.....	9
What support will be provided to Employers/Payroll providers to assist in migrating members to the 2015 scheme? .....	9
What do Employers/Payroll providers need to consider in relation to new joiners / re-joiners? .....	10
Which Option is right for a member? .....	10
What will happen to members on maternity/paternity/secondment/career breaks? .....	10

## 2015 New Pension Scheme Implementation Programme

Will the options statements replace Annual Benefit Statements in 2014? .....	10
Will the calculation details underpinning the modeller be published? .....	11
Will employers be told which members of staff will be sent an Options Pack? .....	11
When will the Options Packs be sent out?.....	11
What should employers do if a member thinks they should have received an option but hasn't? .....	11
<b>Employer Engagement .....</b>	<b>12</b>
Will shared services/payroll providers be engaged in the 2015 programme? .....	12
Where can employers find supporting information about the 2015 changes? .....	12
Can the Programme give employers additional resource to help implement the 2015 scheme? .....	12
When do employers have to complete the first Employer Readiness Self-Assessment by? .....	12
<b>Communications.....</b>	<b>13</b>
What communications will members receive regarding the new scheme implementation and options exercise?.....	13
Can employers have access to archived Employer Pension Guides to help with processing? .....	13
Can the communications be in a format that follows good practice Accessibility guidelines? .....	13
What training will be available for employers? .....	13
What about employees who do not have access to a PC – how will the communications reach them?.....	13
Will the Programme signpost where staff can find information about the 2015 scheme? .....	13

## 2015 New Pension Scheme Implementation Programme

### Data

1	<b>Who is responsible for cleansing member data?</b>
	Employers working with their Payroll Providers and Shared Services are responsible for ensuring their records are accurate and up to date, working with MyCSP to resolve data issues as necessary.
2	<b>How long will the data cleanse activity go on for?</b>
	<p>The Programme is prioritising the data cleanse activity and is focusing on validating the records of those members who are eligible for Tapered Enrolment. This cleansing activity must be completed by 31<sup>st</sup> May 2014.</p> <p>MyCSP will then engage employers in a wider data cleanse programme of work. This will commence after 31<sup>st</sup> May 2014, focusing on the whole member population and is expected to last for several years.</p>
3	<b>What guarantees do employers have that the cleansed data will be updated on the MyCSP systems?</b>
	Data that has been cleansed will be sent via the Payroll Interface and automatically upload to the member record, as per the existing process.
4	<b>Can you share further guidance/lessons learned from other Employers on how they have approached their data cleanse exercise?</b>
	The data integrity team issued guidance and tips in March 2014 incorporating the approaches from several employers. If you did not receive this, please eMail <a href="mailto:dataintegrity@mycsp.co.uk">dataintegrity@mycsp.co.uk</a> .
5	<b>What happens if employers cannot make the 31 May 2014 deadline?</b>
	You should be completing fortnightly self-assessments about your data cleansing progress and returning them to the Data Integrity Team. You must tell <a href="mailto:dataintegrity@mycsp.co.uk">dataintegrity@mycsp.co.uk</a> and the Employer Engagement team at <a href="mailto:2015employers@cabinet-office.gsi.gov.uk">2015employers@cabinet-office.gsi.gov.uk</a> about any delays immediately.
6	<b>Can employers return cleansed data in batches?</b>
	The approach to returning your data validation is different for each employer and depends on size. Please engage with the data integrity team and they will be able to advise employers on a case by case basis.

## Payroll and Interface

1	<b>Will the data validation align with HMRC Real Time Information (RTI) validation?</b>
	The data validation brought in via Compendia will align with HMRC RTI validation.
2	<b>Why was it decided that arrears of earnings will be allocated to the year earned and not paid? This is a change from Nuvos.</b>
	During policy definition it was decided that it was fairer for the member to have earnings allocated in the year earned, as opposed to the year paid. Therefore, payroll should remain open.
3	<b>How regularly will the Government assess the contribution rates based on salary banding?</b>
	This is an annual task and is subject to consultation with Trades Unions and The Treasury.
4	<b>Will the 2015 contributions changes apply to all members?</b>
	Yes, all members will move to the 2015 contribution arrangements regardless of what scheme they are in.
5	<b>Why are employers being asked to capture service from other public service Employers?</b>
	To assess a member's eligibility for Tapered Enrolment and the Options Exercise, which will take place in October 2014.  Employers will need to know if a member was an active member of the PCSPS scheme, or another public service scheme (outlined in Schedule 1 of the Public Service Pensions Act 2013) on the 31 <sup>st</sup> of March 2012, or if the member was on a qualifying break in the PCSPS scheme, or another public service scheme, in order to assess eligibility for Tapered Enrolment.

## 2015 New Pension Scheme Implementation Programme

6	<b>What is the relevance of a qualifying break for assessing Tapered Enrolment eligibility?</b>
	<p>In order to assess eligibility for tapered enrolment, in relation to a qualifying break, the following conditions must be met:</p> <ul style="list-style-type: none"> <li>- Member was on a qualifying break from the PCSPS scheme, or another public service scheme</li> <li>- between the 31<sup>st</sup> of March 2007 and the 31<sup>st</sup> of March 2012 inclusive,</li> </ul> <p>This may mean contacting other public service Employers to find out this information.</p>
7	<b>Will MyCSP notify employers when data has been loaded to the database?</b>
	<p>Currently, MyCSP notifies Employers if there are any data issues once the interface has been loaded. However, if there are no errors MyCSP does not notify the Employer.</p>
8	<b>When Compendia is implemented will employers have access to validate records?</b>
	<p>No, Employers will not have direct access to Compendia due to data protection and information security reasons.</p>
9	<b>What about employers who use Shared Services, what is happening about Change Requests?</b>
	<p>All Employers need to make changes to their HR/Payroll Platforms and Interface to support the 2015 scheme changes.</p> <p>For Employers using ISSC1 and ISSC2, the 2015 Programme is working with Cabinet Office colleagues in the Crown Oversight Function to co-ordinate Shared Service Change Requests.</p> <p>Employers outside of ISSC1 and ISSC2 must work with their providers to submit change requests. Please be mindful of suppliers charging multiple times where Employers share the same payroll provider.</p>
10	<b>What documentation will be available to tell employers about the required payroll system / interface changes?</b>
	<p>The Programme sent employers a link to the following technical documentation in April 2014 via an e-mail to the EPN distribution</p>

## 2015 New Pension Scheme Implementation Programme

	<p>list.</p> <ul style="list-style-type: none"> <li>- Full Interface Developers Guide</li> <li>- Standard Interface Developers Guide</li> <li>- 2015 Enhanced Data Validations</li> </ul> <p>To complement this and to help employers design processes the Programme will give you Employer Impact documents, which will explain the changes in Plain English. This documentation is split into two stages.</p> <ul style="list-style-type: none"> <li>- <b>High Level Employer Impacts</b> – Issued in November 2013</li> <li>- <b>Detailed Employer Impacts</b> – To be issued in four modules throughout April and May 2014 <ul style="list-style-type: none"> <li>o <i>Eligibility and Enrolment</i> –April 2014</li> <li>o <i>Added Years/Added Pension</i> – May 2014</li> <li>o <i>Effective Pension Age</i> – May 2014</li> <li>o <i>Ill Health Retirement</i> –May 2014</li> </ul> </li> </ul>
11	<p><b>Who is responsible for paying for the payroll system/interface changes?</b></p>
	<p>Employers are responsible for paying for the Payroll system / interface changes that are needed to support the 2015 arrangements.</p>
12	<p><b>What should employers do if their payroll provider was incorrect or if they are moving payroll providers?</b></p>
	<p>The 2015 Programme will not assist employers with payroll moves, but we need to be aware of anything that could affect your ability to deliver the 2015 changes on time.</p> <p>Please engage with MyCSP at <a href="mailto:penserverteam@mycsp.co.uk">penserverteam@mycsp.co.uk</a> to inform them of your payroll provider changes, but please also notify the employer engagement team at <a href="mailto:2015employers@cabinet-office.gsi.gov.uk">2015employers@cabinet-office.gsi.gov.uk</a></p>

## Options Exercise and Options Modeller

1	<b>What is Tapered Enrolment?</b>
	'Tapered Enrolment' is a sliding scale where members who are between 10 years and 13.5 years from Normal Pension Age, as of the 1 <sup>st</sup> of April 2012, can choose to remain in their existing scheme between 2 months and 6 years 10 months, depending on their age, before moving to the new 2015 scheme.
2	<b>What is the Options Exercise?</b>
	The options exercise is where members who are eligible for Tapered Enrolment are asked to make their decision about whether to move into the 2015 Scheme at their tapered enrolment end date, or on the 1 <sup>st</sup> of April 2015. The choices will be explained in an Options Pack.
3	<b>What is in the Options pack?</b>
	<p>The Options pack will contain:</p> <ul style="list-style-type: none"><li>- A Personalised Options Statement showing benefits at the member's current Normal Pension Age and their future Normal Pension Age with attached response form and return envelope.</li><li>- 'Your Choice' booklet to guide the member through the Options Statement and to signpost to more information and tools that will assist the member in making an informed choice.</li></ul> <p>In addition, we will provide you with an Option Modeller calculation tool that allows a member to calculate their personal projected pension benefits with or without tapered enrolment. It also allows members to determine the impact on their benefits and their choice, if they were to retire at a date different to their current or future Normal Pension Age.</p>



## 2015 New Pension Scheme Implementation Programme

4	<b>How are the Options packs distributed?</b>
	<p>Employers will decide if all Options packs for their members will be:</p> <ul style="list-style-type: none"><li>- Sent to member addresses;</li><li>- Or, to the Employer to distribute.</li></ul> <p>Employers must ensure that the addresses they provide to MyCSP are as up to date as possible, to ensure the successful distribution of the Options packs.</p>
5	<b>What support will be provided to Employers/Payroll providers to assist in migrating members to the 2015 scheme?</b>
	<p>It is the Employer's responsibility to ensure members are in the right scheme. For the 2015 scheme implementation this means identifying:</p> <ul style="list-style-type: none"><li>- Members who will remain in their current scheme;</li><li>- Members who are due to migrate to the 2015 scheme on the 1<sup>st</sup> of April 2015; or</li><li>- Members who are due to migrate at the end of their Tapered Enrolment date, based on age.</li></ul> <p>To assist with this process, MyCSP will:</p> <ul style="list-style-type: none"><li>- Inform employers of which members were sent an Option Pack;</li><li>- The member's response; and</li><li>- The date that members should be moved into the 2015 scheme.</li></ul> <p>Where members have a personal pension age, MyCSP will provide employers with a report to help migrate these members into the right scheme at the right time.</p>

## 2015 New Pension Scheme Implementation Programme

6	<b>What do Employers/Payroll providers need to consider in relation to new joiners / re-joiners?</b>
	It is the Employer's responsibility to ensure members are in the right scheme. Detailed information will be provided to the Employers to assist them in managing new joiners and re-joiners.
7	<b>Which Option is right for a member?</b>
	<p>Every choice is individual to the member. Employers must not provide advice on which option is right for a member as this could be interpreted as Independent Financial Advice.</p> <p>Members should refer to the information they have received, or refer to the website. If a member wants independent advice about pension matters they should contact the pensions advisory service at: <a href="http://www.pensionsadvisoryservice.org.uk">www.pensionsadvisoryservice.org.uk</a></p>
8	<b>What will happen to members on maternity/paternity/secondment/career breaks?</b>
	<p>Where Employers have opted to have Options packs sent direct to members, providing the current address has been supplied to MyCSP, Options packs should be delivered successfully.</p> <p>Where Employers have opted to receive the Options packs and to distribute to members, Employers will need to ensure that the packs are distributed to members who are not currently at work.</p> <p>Members have 2 months to make their choice. If they do not make their choice by the deadline, or respond late without good cause, they shall move by default into the 2015 scheme at their tapered enrolment end date.</p>
9	<b>Will the options statements replace Annual Benefit Statements in 2014?</b>
	As of December 2013, the intention is to continue with Annual Benefit Statement production in 2014. However, projections will be suppressed for those members who will at some point move into the 2015 scheme.

## 2015 New Pension Scheme Implementation Programme

10	<b>Will the calculation details underpinning the modeller be published?</b>
	If a member requires detailed calculation information that is not available via the modeller, the member will be able to request this by calling the dedicated options helpline.
11	<b>Will employers be told which members of staff will be sent an Options Pack?</b>
	Yes, you will be told in October 2014 of who was sent an Options Pack
12	<b>When will the Options Packs be sent out?</b>
	Option Packs will be sent to home addresses in the first two weeks of October 2014. Employers who have chosen to distribute the packs to their staff must do so at the same time.
13	<b>What should employers do if a member thinks they should have received an option but hasn't?</b>
	You should contact the dedicated helpline (number to be advised closer to the exercise) who will check eligibility and issue a pack if necessary.

## 2015 New Pension Scheme Implementation Programme

### Employer Engagement

1	<b>Will shared services/payroll providers be engaged in the 2015 programme?</b>
	Yes, however it is the responsibility of the Employer to ensure their shared service or payroll providers are engaged.
2	<b>Where can employers find supporting information about the 2015 changes?</b>
	<p>The Programme will continue to provide information to support you through the 2015 changes. The main communications products that will provide you with the information you need are:</p> <ul style="list-style-type: none"><li>• <b>Employer Engagement Strategy</b> – <i>Your responsibilities and how the 2015 programme is approaching Employer Engagement issued at the Employer Events in March 2014.</i></li><li>• <b>Employer Readiness Guide</b> – <i>Your responsibilities in more detail, a planning tool and the self-assessments. Issued in April 2014 (EPN 381)</i></li><li>• <b>Employer Impacts Documents</b> – <i>Issued in November 2013, and then in four modules in April and May 2014; detailing the process changes that need to be implemented.</i></li><li>• <b>Payroll Developers Guide</b> – <i>issued in April 2014, providing you will the changes you need to make to the interface</i></li><li>• <b>Enhanced Data Validations</b> – <i>issued in April 2014, providing details of the additional interface data validations with the introduction of the 2015 scheme.</i></li></ul>
3	<b>Can the Programme give employers additional resource to help implement the 2015 scheme?</b>
	No, we are unable to give you additional resource.
4	<b>When do employers have to complete the first Employer Readiness Self-Assessment by?</b>
	<p>The first assessment was due to be completed on 10 April 2014. The self-assessments can be found in the Employer Readiness Guide. There will be a further three self-assessments that you will need to complete in July 2014, October 2015 and January 2015.</p> <p>You are required to completed these self-assessments and return them to <a href="mailto:2015employers@cabinet-office.gsi.gov.uk">2015employers@cabinet-office.gsi.gov.uk</a>. We will use the self-assessment results to gauge your progress and to tailor our engagement and issue management. We will issue you with a revised self-assessment a month prior to when your self-assessment is due.</p>

## Communications

1	<b>What communications will members receive regarding the new scheme implementation and options exercise?</b>
	<p>Members will continue to receive information about the 2015 changes up until April 2015. The information includes online factsheets, frequently asked questions and e-bulletins about the changes. Those eligible for Tapered Enrolment will receive personalised information later in the year about the choice they need to make.</p> <p>Further information will be available on the Civil Service pension webpages, including a video and presentation.</p> <p>The majority of information aimed at members will be made available online. The programme will work with employers to let them know when to direct their workforce to the latest information.</p>
2	<b>Can employers have access to archived Employer Pension Guides to help with processing?</b>
	<p>No, these cannot be provided to Employers. If Employers have specific technical processing queries, then please contact: <a href="mailto:smeemployers@cabinet-office.gsi.gov.uk">smeemployers@cabinet-office.gsi.gov.uk</a></p>
3	<b>Can the communications be in a format that follows good practice Accessibility guidelines?</b>
	<p>For electronic communications accessibility considerations will be integral to the design and development process.</p>
4	<b>What training will be available for employers?</b>
	<p>The Programme will work with Employers to ensure they are informed of the changes, and have all of the information they need to implement the changes. For a discussion on tailored training requirements, please contact your Service Delivery Manager.</p>
5	<b>What about employees who do not have access to a PC – how will the communications reach them?</b>
	<p>For members who do not have access to a PC, Employers are encouraged to print the electronic communications and make them available.</p>
6	<b>Will the Programme signpost where staff can find information about the 2015 scheme?</b>
	<p>We will alert employers via EPNs to new information and ask them to tell their employees when and where they can access communications material. Employers must not change the information and messages within these communications or rebrand them.</p>